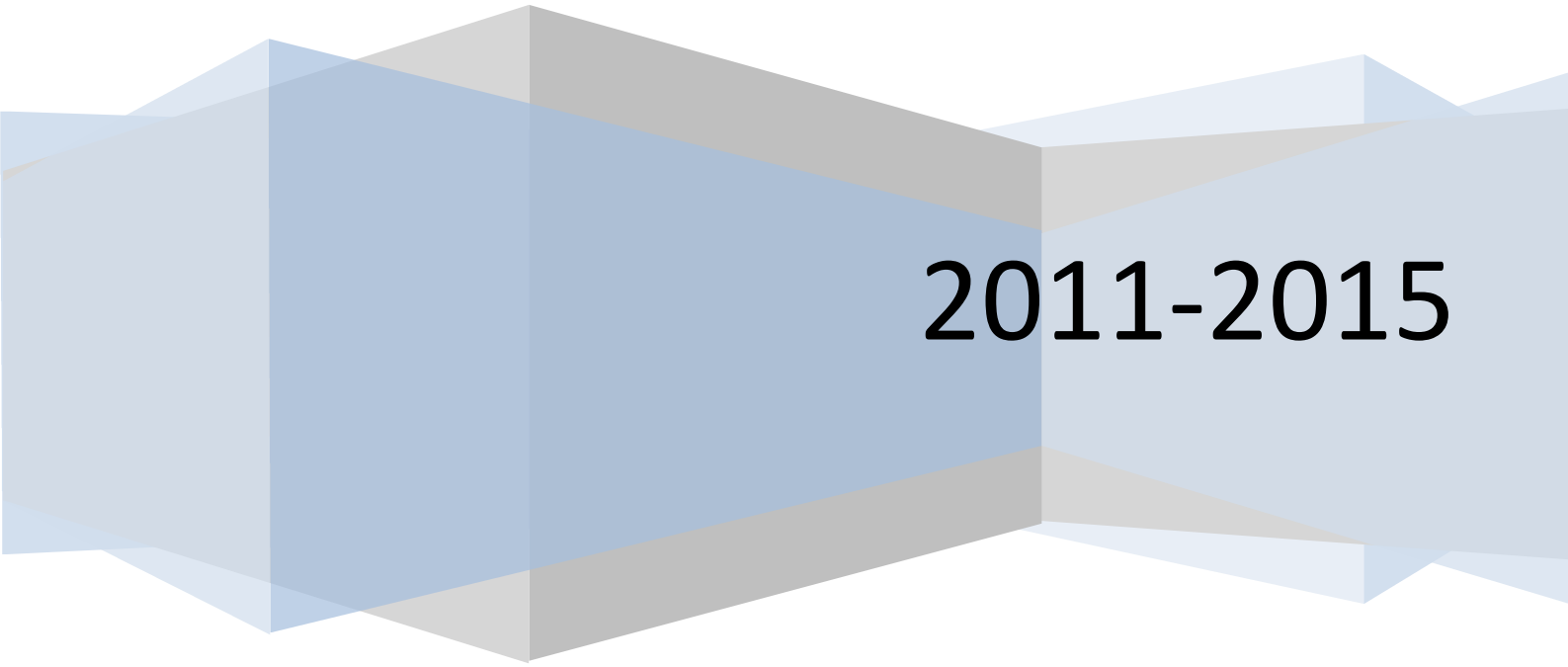


**NEW YORK STATE
CONSOLIDATED PLAN
Federal Fiscal Years
2011-2015**

**And Annual Action Plan for Program Year 2011
DISCUSSION DRAFT JULY 20, 2010**



2011-2015

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

GENERAL REQUIREMENTS

General Requirements

New York State, in preparing its Consolidated Plan for 2011-2015, has addressed the following general requirements specified in 24 CFR Sections 91.10, 91.110 and 91.300 of HUD's regulations for consolidated planning.

- **Consolidated Program Year (Section 91.10)**

In accordance with 24 CFR Section 91.10(a), New York State designates as its Consolidated Plan program year the 12 month period beginning on January 1st of each year and ending on December 31st of the same year.

- **Consultations (Section 91.110)**

- **NYS CDBG Consultations with Local Governments**

Since 2000, the Housing Trust Fund Corporation has implemented an extensive outreach program to encourage the participation of citizens, statewide and regional community revitalization organizations, State agencies, and local governments as required by 24 CFR 91.110. Prior to the submittal of the State's Action Plan each year and prior to the submittal of the Consolidated Plan every five years, public meetings are held with representatives of the State's non-entitlement communities. The public meetings are held every fall as part of HTFC's Annual Community Development Conference. The purpose of these meetings is to provide information on the NYS CDBG Program and to receive comments on the State's method of distribution of its NYS CDBG funds and general feedback on the NYS CDBG Program.

In late fall and early winter of each year, HTFC conducts workshops in various locations throughout the State to provide guidance to communities, consultants, and private agencies in developing NYS CDBG applications for the upcoming program year. These meetings are held in as many locations across the State as possible in order to encourage attendance by existing grant recipients as well as potential grant recipients. Although primarily focusing on the application round, these workshops also provide an opportunity for communities to review the State's method of distribution and for to solicit input on this method.

In addition to the public meetings and annual workshops, HTFC conducts public outreach throughout the year through various means of communication. For example, the website www.nysdhr.gov is one method for disseminating information to the public and State and local government agencies and offices. The website includes statistics on the allocation of funds for each of the annual funding rounds and the open round and serves as the primary method for providing updates to regulations, policies and procedures, and general guidance on the management of grants. Any public concerns or comments regarding any aspect of the NYS CDBG program are encouraged and can be submitted through an e-mail link available on the website.

HTFC provides one-on-one technical assistance to communities seeking assistance from the NYS CDBG program. The program provides communities with a private forum through which they can express opinions and concerns on the various aspects of the NYS CDBG program including the method of distribution of funds.

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Throughout the year staff attend various conferences and public forums where the NYS CDBG Program is discussed with interested parties. These provide forums for the discussion of New York State's implementation of the State's Program, the needs of New York's smaller cities and rural communities and the allocation and distribution of CDBG funds. On an annual basis, the staff attends conferences sponsored by organizations such as the New York State Association of Towns, the New York State Association of Counties, the New York State Conference of Mayors and the New York State Rural Preservation Coalition. In addition, staff is also periodically requested to participate in public forums, such as local and regional planning and information gathering sessions. They also regularly participate in various State agency discussions and meetings including the Co-Funding Initiative and the Appalachian Regional Planning Commission.

HTFC regards its obligations under the required Citizen Participation and Local Government Consultation processes as opportunities to improve the administration and accomplishments of the CDBG Program and address the housing and non-housing community development needs of New York State's eligible jurisdictions.

- **Consultation with Public Housing Authorities**

New York State's Division of Housing and Community Renewal (DHCR) administers a sizable statewide Section 8 housing voucher program which annually provides rental and homebuyer assistance to more than 40,000 households. In addition, New York State supervises, but does not directly operate, 22 public housing projects. The State provides annual operating subsidies to these projects to make their rents more affordable. The affordability of this housing is also enhanced by State tax policies and agreements with localities. DHCR assists in the creation of public/private partnerships to rehabilitate and preserve public housing.

- **Consultation with Social Services Agencies**

As a member of the State's National Affordable Housing Act (NAHA) Task Force, the New York State Office of Temporary and Disability Assistance (OTDA) is an integral partner in the development of the Consolidated Plan. OTDA leads a comprehensive effort to coordinate all the appropriate social service agencies in determining the housing and service needs of the homeless and those at risk of homelessness, as well as persons with special needs. In addition, social service agency representatives and advocates participate actively on both the NAHA Task Force and the Partnership Advisory Committee (PAC) which provides information throughout the planning process.

- **Consultation on Lead-based Paint Hazards**

In the development of this Consolidated Plan, DHCR consulted with the New York State Department of Health (DOH) concerning lead-based paint hazards in New York State. DOH provided information on the number of housing units containing lead-based paint hazards and the number of children with elevated levels of lead in their blood. In addition, DHCR's Office of Housing Management provided information on lead-based paint reduction strategies. DHCR participates on the State's Lead Poisoning Prevention Advisory Council, as well as the Governor's Task Force on the Prevention of Childhood Lead Poisoning to further the State's efforts to eliminate childhood lead poisoning. The Task Force brings together a variety of State agencies to make findings and recommendations for the development and implementation of a coordinated strategy to reduce childhood exposure to lead. For additional information on the State's efforts concerning lead-based paint hazards please refer to the Needs Assessment and

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Strategic Plan sections of this Plan.

- **Lead Agency Designation**

In accordance with 24 CFR Section 91.300(b), the New York State Division of Housing and Community Renewal (DHCR) has been designated as the lead agency in developing the State's Consolidated Plan. The DHCR Commissioner serves as the Chairperson of New York State's National Affordable Housing Act (NAHA) Task Force, tasked with leading State agencies, public authorities, public benefit corporations, community-based organizations, statewide advocacy groups, trade organizations, housing providers and interested citizens in the development of the State's Consolidated Plan for 2011 – 2015. [A more detailed description of DHCR's organization and responsibilities can be found in the Institutional Structure section of the Plan.]

- **Consolidated Plan Development Process**

In the development of its Consolidated Plan for 2011 - 2015, New York State has followed the Citizen Participation Plan approved by the United States Department of Housing and Urban Development (HUD). The Citizen Participation Plan fulfills the general and specific requirements described in Section 91.115 of the federal rules and regulations for the Consolidated Submissions for Community Planning and Development Programs (24 CFR 91), including citizen participation requirements for units of local government receiving Community Development Block Grants, as described at 24 CFR 570.486.

New York's Citizen Participation Plan facilitates and encourages comments from citizens, local governments, statewide housing and community development organizations, not-for-profit organizations, State agencies, and other interested parties with insights into the housing and community development needs of New York State. Implementation of the Citizen Participation Plan ensures that New York State citizens and community groups have ample opportunity to participate in developing New York's Action Plan.

New York's Citizen Participation Plan encourages increased communication among the various State agencies and interested groups and individuals. New York State relies heavily on the advice and comments of its New York State Task Force on the National Affordable Housing Act (NAHA), its Partnership Advisory Committee (PAC), regional planning associations, citizens, not-for-profit organizations and other interested parties to maximize the benefits of collective problem-solving.

The NAHA Task Force is comprised of commissioners and staff liaisons from various State agencies. These agencies and departments provide crucial information concerning their responsibilities and activities in developing and implementing the Action Plan. These agencies are asked to encourage their clients, providers and not-for-profit organizations to take an active role in the citizen participation process. Furthermore, the agencies are asked to disseminate the schedule of meetings and the dates for public comment and hearings.

The Partnership Advisory Committee brings together representatives of a wide range of community-based and statewide organizations working to promote affordable housing. These organizations include: not-for-profits; local governments; private business associations; and advocates for the homeless, for minority groups and for persons with disabilities. As with the NAHA Task Force, PAC members are encouraged to disseminate pertinent information to their extensive membership networks and their clients.

This process allows New York State to interact with housing providers in arenas beyond the

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development and implementation of the Consolidated Plan. To the extent possible, these providers are included in the development and implementation of the annual Action Plan by being kept informed of the process, invited to participate at public hearings, and asked to review the draft Action Plan. All NAHA Task Force and Partnership Advisory Committee comments and concerns are considered during the development of the Consolidated Plan submission.

In fulfilling the terms of the State's Citizen Participation Plan, New York State solicited input on the development of the draft Plan by conducting a series of public hearings at four different, geographically dispersed communities across the State. Notice of the hearing schedule (and thirty-day public comment period) was provided to a newspaper with statewide circulation, as well as non-English media, and printed more than two weeks prior to the start of the process. The notice was also posted on the Internet at www.nysdhcr.gov. In addition, the public hearings were held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Interpreters for non-English speaking individuals were available upon request.

The schedule of public hearings was forwarded to members of the NAHA Task Force/liaisons, PAC members, the New York State Library, county and city officials, legislative staff and the DHCR Public Information Office listserv.

During the thirty-day public comment period, the draft Consolidated Plan, as published for comment, was available on the DHCR website and the public was also encouraged to call DHCR's toll-free number for information on the draft Plan. Copies of the draft Plan, as published for comment, were sent to groups and individuals upon request. Comment was encouraged.

All comments received at the public hearings and otherwise received during the thirty-day public comment period (both written and oral) were considered during the development of the Consolidated Plan submission and are summarized in an appendix to the submission.

All such items documenting the Citizen Participation Plan and consultation elements are available for inspection.

- **Summary of the Citizen Participation Process**

In accordance with 24 CFR Section 91.115, New York State has prepared and submitted, and HUD has approved, a Citizen Participation Plan. This extensive plan establishes a process which encourages participation by minorities, low- and moderate-income persons, persons with disabilities and other interested residents of New York State in the development of the State's Consolidated Plan.

In accordance with 24 CFR 91.300(b), New York State provides the following summary of the main elements of the process described in the State's HUD-approved Citizen Participation Plan. To encourage citizen participation in the development of its Consolidated Plan, New York State has, among other things:

- held a series of public hearings at the beginning of the development process to solicit public input prior to the preparation of a draft Consolidated Plan;
- consulted with a broad range of public agencies (both state and local) and private organizations and individuals to solicit public input prior to the preparation of a draft Consolidated Plan;
- published a summary of the draft Consolidated Plan in a newspaper with statewide

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- circulation;
- provided Internet access of the draft via DHCR's Web site at www.nysdhcr.gov;
- conducted a 30 day public comment period; and
- established an e-mail address, DHCRConPln@nysdhcr.gov, to encourage and accept public comments.

- **Summary of Public Comments**

In accordance with New York State's HUD-approved Citizen Participation Plan, members of the State's National Affordable Housing Act (NAHA) Task Force and its Partnership Advisory Committee (PAC) provided input before and during the preparation of the draft Consolidated Plan and subsequently reviewed and commented on the draft. In addition, formal public input was solicited and received during a series of public hearings and a public comment period. The public hearings were held at the beginning of the Consolidated Plan development process on January 12 and 13, 2010 to solicit public input before the preparation of the draft Consolidated Plan. On each of the two hearing days, hearings were held simultaneously at four locations across the state (New York City, Albany, Syracuse and Buffalo) which were linked via videoconference. In addition, written comments were received during the 30 day public comment period.

In accordance with 24 CFR 91.300(b), the State considered all public comments offered at the public hearings and received during the public comment period.

NEW YORK STATE

CONSOLIDATED PLAN 2011-2015

NEEDS ASSESSMENT

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

NEEDS ASSESSMENT – GENERAL NEEDS

Section 91.305(a) - General Needs

“The Consolidated Plan must describe the State’s estimated housing needs projected for the ensuing five-year period. Housing data included in this portion of the plan shall be based on U.S. Census data, as provided by HUD, as updated by any properly conducted local study, or any other reliable source that the State clearly identifies and should reflect the consultation with social service agencies and other entities conducted in accordance with §91.110 and the citizen participation process conducted in accordance with § 91.115. For a State seeking funding under the HOPWA program, the needs described for housing and supportive services must address the needs of persons with HIV/AIDS and their families in areas outside of eligible metropolitan statistical areas.”

Overview

In preparing its Consolidated Plan, New York State highlights, wherever possible, the general housing needs of those smaller cities, suburbs and rural areas of the State which do not receive funding directly from HUD Community Planning and Development formula-grant programs and are not subject to a locally-prepared Consolidated Plan. It is in these areas that State-administered funds are most often used to address unmet housing needs by assisting in the development and preservation of affordable housing and in the creation of homeownership opportunities for low- and moderate-income households.

The housing needs identified in this Consolidated Plan are based on data from the 2000 U.S. Census, as well as the 2000 CHAS Data Book, prepared for HUD by the U.S. Census Bureau. Because the data is relatively dated, this Consolidated Plan has been supplemented with data from the 2006-2008 American Community Survey (ACS), where applicable. While the U.S. Census Bureau supports comparisons made between the ACS data and the Decennial Census data, users are cautioned due to the differences between the two data sets. Some of these differences are listed below:

- Reference Period: the Census is a point-in-time estimate, while the ACS estimate accumulates 12 months of surveys for a calendar year estimate (the 2006-2008 ACS estimates describe the average characteristics over the 36-month period of January 2006 through December 2008).
- Residency Rules: the Census uses a “usual residence” rule (where a person lives or stays most of the time), while the ACS considers a person a resident of an area if they are staying there two or more months when contacted.

Information from the New York State Division of Housing and Community Renewal’s (DHCR) Statewide Affordable Housing Needs Study (Housing Needs Study), published in May 2009, and Housing Needs Study Regional Reports (Regional Reports), published throughout 2008 and 2009, is also included.

The creation of the Housing Needs Study and Regional Reports affords DHCR a better understanding of New York State’s affordable housing market and determines if its housing and community development programs are meeting the needs of the State’s residents. The Housing Needs Study and Regional Reports are products of DHCR’s unprecedented effort to gather first-hand information from local leaders and housing professionals as to what they believe are the affordable housing and community development issues and needs facing New York State.

The Housing Needs Study and Regional Reports present the affordable housing issues and needs identified by county and local government leaders in the fields of community development,

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NEEDS ASSESSMENT – GENERAL NEEDS

economic development, housing and planning, as well as affordable housing, community development and social services professionals. The issues and needs contained in the Housing Needs Study and Regional Reports include housing quality and stock, affordability, special needs/supportive housing, temporary/work-based housing, downtown revitalization and main streets, rent administration, program alignment, neighborhood revitalization and flood remediation.

DEFINING HOUSING NEEDS

In its CHAS Data Book, HUD provides information on the number and percentage of households which experience “any housing problems.” For the purposes of this Consolidated Plan, New York State interprets this to mean households with at least one identified housing problem.

HUD defines two types of housing problems:

1. Cost Burden – HUD considers a household “cost burdened” when its gross housing costs, including utility costs, exceed 30 percent of its gross income. HUD considers a household “severely cost burdened” when its gross housing costs, including utility costs, exceed 50 percent of its gross income.
2. Overcrowding – HUD considers a household “overcrowded” when the ratio of occupants to rooms exceed 1. HUD considers a household “severely overcrowded” when the ratio of occupants to rooms exceed 1.5.

HUD’s Consolidated Planning regulation in Section 91.305 (b)(1) requires the State to define the terms “standard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this Consolidated Plan, New York State defines these terms as follows:

1. Standard Condition – New York State considers a housing unit to be in “standard condition” when it meets or exceeds HUD Housing Quality Standards (HQS). Further, a housing unit is in standard condition when it does not have any critical or major structural defects, has adequate plumbing facilities and its appearance does not create a blighting influence. This condition requires no more than observable, normal maintenance; dwelling units which have no deficiencies, or only slight observable deficiencies.
2. Substandard Condition but Suitable for Rehabilitation – New York State considers a housing unit to be in “substandard condition but suitable for rehabilitation” when it does not meet HUD HQS. Further, a housing unit is in substandard condition but suitable for rehabilitation when it has one or more major and/or critical structural defects, but can still be repaired for a reasonable amount. The degree of substandard is either moderate or severe according to the number of defects and the degree of deficiency.
 - a. Moderately Substandard – Housing units that have less than three major defects and can be restored to a standard condition for a reasonable cost.
 - b. Severely Substandard – Housing units that have three or more major defects or at least one critical defect and can be restored to a standard condition for a reasonable cost.

For the purposes of this Consolidated Plan, New York State considers any household with a cost burden, which is overcrowded and/or in substandard condition to be a household with one or more identified housing problems.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

NEEDS ASSESSMENT – GENERAL NEEDS

ESTIMATING NEW YORK STATE'S GENERAL HOUSING NEEDS

The following sections estimate the general housing needs for New York State using the two types of HUD-defined housing problems, cost burden and overcrowding, as well as the condition of the housing stock.

Cost Burden

According to the 2000 CHAS Data Book, approximately 32 percent of New York State's total households spend 30 percent or more of their gross income on housing costs. Renters tend to be more cost burdened than homeowners. Nearly 39 percent of renters spend 30 percent or more of their gross income on housing costs (including rent plus utilities), compared to approximately 26 percent of owners that spend 30 percent or more of their income on housing costs (including mortgage payments, taxes, insurance and utilities). Nearly 16 percent of New York State's total households spend 50 percent or more of their gross income on housing costs. Just over 21 percent of renters and nearly 11 percent of owners spend 50 percent or more of their income on housing costs.

EXHIBIT 1
Cost-Burdened Households
in New York State*

Percent of Households Whose Housing Costs:	Renters	Owners	All Households
- Are More Than 30% of Their Household Income	38.8%	26.3%	32.2%
- Are More Than 50% of Their Household income	21.1%	10.9%	15.7%

*Based on data in HUD's CHAS Data Book for 2000.

According to the Housing Needs Study, homeowners and renters alike are cost burdened.

- "Housing-related costs such as property and school taxes, utility and transportation costs make renting as well as homeownership financially burdensome for residents who lack the income needed to meet these rising expenses."
- "The escalation of home prices has outstripped wage growth in many communities and homeownership is not within the financial reach of low- to moderate- income residents."
- "There is a need for safe and decent housing that is affordable to those with very low incomes and living wage jobs that would allow residents to afford such housing."

Overcrowding

The 2006-2008 ACS indicates that three percent of New York State's households are overcrowded and 1.5 percent of households are severely overcrowded, as previously defined.

The rate of overcrowding and severe overcrowding is relatively low statewide but varies across the State. For example, in New York City there are higher rates of households living in overcrowded and severely overcrowded housing units (5.3 and 2.8 percent, respectively). Contrarily, in the City of Buffalo, 1.2 percent of households live in overcrowded housing units and 0.2 percent of households live in severely overcrowded housing units.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – GENERAL NEEDS

EXHIBIT 2
Overcrowded Households
in New York State*

Occupants Per Room	New York State	Buffalo	New York City	Rochester	Syracuse	Yonkers
1.01 to 1.50	3.0%	1.2%	5.3%	1.2%	1.6%	3.5%
More than 1.5	1.5%	0.2%	2.8%	0.4%	0.7%	1.6%

* Estimates (percent of households) based on 3 years of responses to the U.S. Census Bureau's American Community Survey 2006-2008.

According to the Central New York Regional Report, participants from the City of Syracuse said:

- "...there is a need for homes with three or more bedrooms for large minority and immigrant families. Many immigrants from Vietnam, Sudan and Bosnia live in substandard, overcrowded conditions because they are unable to find affordable housing that accommodates their larger families."

Substandard Condition

For the purposes of this Consolidated Plan, and as noted above, New York State considers housing units to be in "standard condition" when they meet or exceed HUD's Housing Quality Standards (HQS). Unfortunately, there is no available data which quantifies the extent to which housing units in New York State meet or fail to meet HQS. The U.S. Census Bureau does not gather detailed information on the condition of the housing units. The only census data which addresses housing quality is the number of housing units lacking complete plumbing or kitchen facilities. The data shown below in Exhibit 3 is according to the 2006-2008 ACS.

EXHIBIT 3
Substandard Housing Units
in New York State*

Lacking Complete:	Renters		Owners	
	Number	Percent	Number	Percent
- Plumbing Facilities	26,645	0.8%	16,010	0.4%
- Kitchen Facilities	36,967	1.2%	16,191	0.4%

* Estimates based on 3 years of responses to the U.S. Census Bureau's American Community Survey 2006-2008.

These criteria do not indicate the extent to which serious deficiencies exist in other building elements, such as heating systems, roofs, windows, foundations, insulation, etc. As a consequence, New York State believes that census data substantially underestimates the extent to which housing units in New York State are substandard and in need of major rehabilitation or demolition.

In the absence of more direct information, the age of the housing stock is a widely used indicator of housing condition. As noted in "National Analysis of Housing Affordability, Adequacy and Availability: A Framework for Local Housing Strategies" (Urban Institute: 1994), "Older units tend to be more costly to repair or renovate, may not contain the amenities desired by households and are much more likely to contain lead-paint hazards." Two points made in the Housing Needs Study, as it relates to aged housing stock, are as follows:

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NEEDS ASSESSMENT – GENERAL NEEDS

- “Much of the aged housing stock is functionally obsolete, lacking energy efficient heating systems and basic livability and/or visitability features.”
- “In some communities of the State, homes date back to the 19th century and may be plagued by significant disinvestment.”

According to the 2006-2008 ACS, 34.6 percent of New York's total housing units were built before 1940. Compared to other states, New York has the fourth highest percentage of housing stock built prior to 1940 in the Nation (following Massachusetts with 36.3 percent, the District of Columbia with 35.9 percent and Rhode Island with 35.2 percent).

Exhibit 4 shows New York State's total housing units cross-tabulated by year of construction based on 2006-2008 ACS data.

EXHIBIT 4
Age of Housing Units
in New York State*

Built:	Number	Percent
Before 1940	2,746,684	34.6%
1940 – 1959	1,969,924	24.8%
1960 – 1979	1,800,190	22.7%
1980 – 1999	1,074,455	13.5%
2000 or later	352,068	4.4%
TOTAL	7,943,321	100.0%

* Estimates based on 3 years of responses to the U.S. Census Bureau's American Community Survey 2006 - 2008.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – CATEGORIES OF PERSONS AFFECTED

Section 91.305(b) Categories of Persons Affected

- (1) *The Consolidated Plan shall estimate the number and type of families in need of housing assistance for extremely low-income, low-income, moderate-income, and middle-income families, for renters and owners, for elderly persons, for single persons, for large families, for persons living with HIV/AIDS and their families, and for persons with disabilities. The description of housing needs shall include a discussion of the cost burden and severe cost burden, overcrowding (especially for large families), and substandard housing conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners compared to the State as a whole. (The State must define in its consolidated plan the terms “standard condition” and “substandard condition but suitable for rehabilitation”).*
- (2) *For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.”*

Overview

This section presents an analysis of the housing needs of New York State's households in a range of HUD-adjusted Area Median Family Income (HAMFI) categories who live in “Elderly 1 and 2 Person”, “Small Related”, “Large Related” and “All Other” types of households as required in 24 CFR 91.305(b)(1) of the Consolidated Plan regulations. A discussion of the housing needs of persons with HIV/AIDS and their families and of persons with disabilities, as required by both 24 CFR 91.305 (b) and 24 CFR 91.305 (d), is provided in a subsequent section describing non-homeless special needs populations.

The tables in this section contain data from HUD's 2000 CHAS Data Book, which analyzes housing need by income category. Information from the New York State Division of Housing and Community Renewal's (DHCR) Statewide Affordable Housing Needs Study (Housing Needs Study), published in May 2009, and Housing Needs Study Regional Reports (Regional Reports), published throughout 2008 and 2009, is used in the text to supplement the CHAS data.

HOUSING NEEDS BY INCOME CATEGORY

In its CHAS Data Book, HUD calculates the HUD-adjusted area median family income (HAMFI) for each household and then assigns each household to one of the following income categories:

- **< = 30% of HAMFI;**
- **> 30% to < = 50% of HAMFI;**
- **> 50% to < = 80% of HAMFI; and**
- **> 80% to < = 95% of HAMFI.**

Wherever possible, this section of New York State's Consolidated Plan will use these income categories in its analysis of housing needs.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – CATEGORIES OF PERSONS AFFECTED

Exhibits 5A and 5B represent a consolidation of the housing assistance needs of low- and moderate-income households. The data distinguishes renters and owners and differentiates between “Elderly 1 and 2 Person”, “Small Related”, “Large Related”, and “All Other” types of households. The Exhibits illustrate the rate at which households in various income categories experience “any housing problems.” A comprehensive exhibit and summary of noteworthy findings can be found in Appendix XXX.

EXHIBIT 5A
Renter Households in New York State
With “any housing problem”
By Household Type

Income Category (% of HAMFI)	Household Type				TOTAL Renter HHs with “any housing problem”
	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or More)	All Other Households	
≤ 30 %	68.1%	82.4%	94.0%	71.7%	76.5%
> 30% and ≤ 50%	65.4%	76.6%	88.1%	78.7%	75.5%
> 50% and ≤ 80%	42.6%	45.3%	74.1%	47.4%	49.2%
> 80%	11.9%	16.6%	61.6%	15.2%	19.4%

EXHIBIT 5B
Owner Households in New York State
With “any housing problem”
By Household Type

Income Category (% of HAMFI)	Household Type				TOTAL Owner HHs with “any housing problem”
	Elderly 1 & 2 Member Households	Small Related (2 to 4)	Large Related (5 or More)	All Other Households	
≤ 30 %	79.1%	81.5%	89.4%	72.2%	79.2%
> 30% and ≤ 50%	54.4%	78.6%	86.6%	74.1%	65.7%
> 50% and ≤ 80%	25.8%	58.6%	68.2%	54.1%	46.0%
> 80%	10.1%	15.4%	26.0%	19.3%	16.3%

Housing Needs Identified in the Housing Needs Study and Regional Reports

Below are select findings related to the housing needs of categories of persons affected (based on income) as described in DHCR’s Housing Needs Study and Regional Reports.

- “Those earning 30 percent or less of Area Median Income (AMI) often live in housing that is in the worst condition.”
- “It was noted that in Franklin County, where 75 percent of residents are at or below 30 percent of Area Median Income (AMI), (Section 8) vouchers occasionally go unused, because the rent of available units is too high for those with very low incomes to use them.”
- “Participants said individuals and families in Westchester [County] earning minimum wage are facing real challenges in finding units and affording market rents. Some of the

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – CATEGORIES OF PERSONS AFFECTED

participants stated the affordable housing being developed is not within the financial reach of the County's working poor and very low- income residents."

- "Participants said low- income renters have a difficult time finding safe, decent and affordable housing. Tenants find themselves living in substandard units or doubling up with family and friends because they cannot afford the costs to secure an apartment, including a security deposit and the first and last month's rent."
- "Participants in Ulster County said increasing property taxes and home heating fuel costs are making homeownership challenging for those with incomes as high as 120 percent of AMI."

HOUSING NEEDS OF SINGLE PERSONS

HUD regulation 24 CFR 91.305(b)(1) requires an assessment of the housing needs of "single persons." However, HUD's CHAS Data Book does not provide any information which directly applies to the housing needs of single persons. The closest category provided in the CHAS Data Book is "All Other." This category includes households of single persons under age 62, as well as households with non-related individuals.

HOUSING NEEDS OF PERSONS WITH DISABILITIES

HUD regulation 24 CFR 91.305(b)(1) requires an assessment of the housing needs of "persons with disabilities." HUD's CHAS Data Book includes data which describe the housing needs of persons "with mobility and self care limitations" which include: "all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home." This data indicates that approximately 18 percent of all households in New York State (1,270,720 of 7,055,762) include one or more persons with a mobility or self-care limitation. Of these households, about half (625,455) are homeowners and half (645,265) are renters.

Noteworthy Findings

Exhibits 6A and 6B display the rates at which low- and- moderate income households, which include a person with a mobility or self care limitation, experience "any housing problems." As income increases, the rate at which households experience "any housing problems" decreases. The 2000 CHAS Data Book reveals that total owner households with income less than or equal to 30 percent of HAMFI experience a higher rate of "any housing problems" (81.2 percent) than renter households (74.8 percent). All Other renter and owner households experience the highest rates of "any housing problems" across all income categories. A comprehensive exhibit can be found in Appendix XXX

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – CATEGORIES OF PERSONS AFFECTED

EXHIBIT 6A
Renter Households in New York State
With “any housing problem”
By Household Type Which Include a Person With a
Mobility or Self Care Limitation

Income Category (% of HAMFI)	Household Type			TOTAL Renter HHs with “any housing problem”
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	
≤ 30 %	65.2%	68.0%	81.4%	74.8%
> 30% and ≤ 50%	61.2%	63.2%	75.0%	68.8%
> 50% and ≤ 80%	42.0%	38.1%	48.8%	45.8%
> 80%	13.8%	10.5%	26.9%	22.8%

EXHIBIT 6B
Owner Households in New York State
With “any housing problem”
By Household Type Which Include a Person With a
Mobility or Self Care Limitation

Income Category (% of HAMFI)	Household Type			TOTAL Owner HHs with “any housing problem”
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	
≤ 30 %	78.7%	81.8%	83.3%	81.2%
> 30% and ≤ 50%	50.3%	59.8%	75.3%	61.4%
> 50% and ≤ 80%	21.7%	32.4%	54.9%	39.6%
> 80%	7.9%	12.6%	19.9%	16.9%

Housing Needs Identified in the Housing Needs Study and Regional Reports

Below are select findings related to the housing needs of categories of persons affected (based on disability) as described in DHCR’s Housing Needs Study and Regional Reports.

- “Senior homeowners face barriers to aging in place, including rising property taxes and the costs of maintenance and accessibility modifications.”
- “An attendee shared their experience in developing and operating a HUD 811 project in the City of Amsterdam, Montgomery County, which is occupied by persons diagnosed as having a ‘severe persistent mental illness’. A participant stated additional projects which serve similar populations are needed in other upstate cities.”
- “A participant from the Syracuse Housing Authority said they are seeing an increasing number of young disabled individuals seeking subsidized housing units. There is a need for accessible units which are affordable to disabled residents living on Supplemental Security Income.”

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HOUSING NEEDS OF RACIAL AND ETHNIC MINORITIES

HUD regulation 24 CFR 91.305(b)(2) requires an assessment of the housing needs of “any racial or ethnic group” to the extent that the group “has disproportionately greater need in comparison to the needs of that category as a whole.” HUD regulations state: “...disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.”

Noteworthy Findings

Exhibits 7A and 7B display the rates at which low- and moderate- income racial and ethnic minority households experience “any housing problems.” For households with income less than or equal to 30 percent of HAMFI, Hispanic owner households had the highest rate of “any housing problems” (82 percent), followed by Asian owner households (79.9 percent). Asian owner and renter households with incomes greater than 30 percent of HAMFI experience the highest rates of “any housing problems” (> 30% to < = 50% of HAMFI, 89.6 percent and 87.2 percent, respectively; > 50 to < 80% of HAMFI, 75 percent for both owner and renter households; > 80% of HAMFI, 37.6 percent and 34.5 percent, respectively). White renter and owner households tend to experience lower rates of “any housing problems,” compared to other racial and ethnic minority households across all income categories. A comprehensive exhibit can be found in Appendix XXX.

EXHIBIT 7A
Renter Households in New York State
With “any housing problem”
By Income Category and Racial or Ethnic Group

Income Category (% of HAMFI)	Race/Ethnicity				TOTAL Renter HHs with “any housing problem”
	White	Black	Asian	Hispanic	
≤ 30 %	75.9%	74.7%	73.7%	79.9%	76.5%
> 30% and ≤ 50%	74.3%	71.0%	89.6%	78.1%	75.5%
> 50% and ≤ 80%	43.4%	45.8%	75.0%	57.9%	49.2%
> 80%	14.0%	18.2%	37.6%	33.1%	19.4%

EXHIBIT 7B
Owner Households in New York State
With “any housing problem”
By Income Category and Racial or Ethnic Group

Income Category (% of HAMFI)	Race/Ethnicity				TOTAL Owner HHs with “any housing problem”
	White	Black	Asian	Hispanic	
≤ 30 %	79.6%	75.7%	79.9%	82.0%	79.2%
> 30% and ≤ 50%	62.4%	77.8%	87.2%	83.8%	65.7%
> 50% and ≤ 80%	41.2%	64.1%	75.0%	70.6%	46.0%
> 80%	13.4%	28.9%	34.5%	32.5%	16.3%

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Housing Needs Identified in the Housing Needs Study and Regional Reports

Below are select findings related to the housing needs of categories of persons affected (based on racial and ethnic group) as described in DHCR's Housing Needs Study and Regional Reports.

- “Very low-income and minority neighborhoods in urban centers generally have low homeownership rates, high crime rates, high residential vacancy rates and a large proportion of housing in substandard condition.”
- “The west side of the City [of Buffalo] is primarily comprised of low- income Latino residents. The homeownership rate referenced by this participant was said to be as low as 18 percent, and homeowners are primarily seniors. Some renters are paying more than 40 percent of their gross income on rent.”

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Section 91.305(c) Homeless Needs

“The plan must describe the nature and extent of homelessness (including rural homelessness) within the state, addressing separately the need for facilities and services for homeless individuals and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with a table prescribed by HUD. This description must include the characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but threatened with homelessness. The plan also must contain a narrative description of the nature and extent of homelessness by racial and ethnic group, to the extent information is available.”

Overview

This section describes the nature and extent of homelessness, including rural homelessness, within New York State. It includes characteristics and needs of low-income individuals and families threatened with homelessness as well as homeless subpopulations.

It describes the needs of homeless individuals, families and subpopulations in each of the following components of the Continuum of Care: homelessness prevention, outreach and assessment, emergency shelter, transitional housing, permanent supportive housing, permanent housing, and supportive services.

This section also describes State-administered programs available to homeless individuals and families within New York State.

Definition of Homelessness

The State’s definition of “homeless” has been the one contained in the Stewart B. McKinney Homeless Assistance Act of 1987, which stated that a homeless person is one who is:

- sleeping in places not meant for human habitation, such as cars, parks, sidewalks and abandoned buildings;
- sleeping in an emergency shelter;
- living in transitional or supportive housing after having originally come from the streets or an emergency shelter;
- staying for a short period (up to thirty days) in a hospital or other institution but who would ordinarily be sleeping in one of the above places;
- being evicted within a week from a private dwelling unit ;
- or being discharged within a week from an institution in which the person has been a resident more than thirty consecutive days without having an adequate place to live in subsequent to discharge.

In the future, New York is looking to follow the lead of the sponsors of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, signed into law by President Obama on May 20, 2009, which expands the definition to include individuals and families who are:

- in imminent risk of losing their housing and lack the resources and support networks needed to find housing, including those who are living in a hotel or motel or are “doubled up” with others and lack the resources to stay for more than 14 days
- fleeing or attempting to flee domestic violence
- experiencing chronic housing instability and will likely continue to do so because of disability, health problems, addiction, abuse, or multiple barriers to employment.

It should be noted that HUD has not yet finalized its regulations for the HEARTH Act, which is the

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legislation that replaced the McKinney-Vento Act. When it has done so, the State of New York will comply with HUD's definition of homelessness in utilizing funding from HUD's homeless programs.

Nature of Homelessness

New York State currently has limited ability to collect uniform statistical information about the numbers and characteristics of the various populations who are considered homeless within New York's 62 counties. HUD-funded Continuum of Care coordinating bodies throughout New York State are in the process of creating local Homeless Management Information Systems (HMIS) to collect these data but the current stage of HMIS development varies by locality. HUD is working with local HMIS to aggregate HMIS data for a statewide Annual Homelessness Assessment Report (AHAR), but thus far, data from only a handful of counties have been included in the AHAR. Therefore, statewide information about the racial and economic distribution of homeless individuals and families is not yet available. It is safe, to say, however, that communities of color are over-represented in the homeless population in relation to their distribution in the general population, just as they are over-represented in any measure of poverty.

Homelessness within New York State has many causes, with the most fundamental one being poverty. Unsubsidized, market rate housing is simply unaffordable for a significant percentage of the state's population. Other contributing factors to homelessness include domestic violence, mental illness, chemical dependency, physical disabilities including HIV/AIDS and Traumatic Brain Injury, parental abuse and neglect, and traumatic life events, such as those experienced in military service or other settings in which physical or emotional violence occurs.

Extent of Homelessness

The *Homeless Populations Table* provides estimates of the number of homeless individuals and persons in families in 44 counties in New York State at the time of submission of the 2008 Continuum of Care application in October of that year, the latest time period for which data were obtainable. It should be noted that New York State does not have a "balance of state" Continuum of Care process, meaning that there are 18 counties for which information about homeless individuals and families has not been provided. However, it was possible to extrapolate data using incidence of homelessness in similarly-sized counties relative to population size in order to derive a rough estimate of the total number of homeless persons in New York State at a point-in-time in late January of 2008.

The *Homeless Populations Table* represents only those counties who conducted a "point-in-time" count of the number of homeless individuals and families during a particular night during the last week in January of 2008. It is meant to be a "snapshot" of those homeless at a specific "point-in-time", rather than a cumulative count of the total number of persons who are homeless on an annual basis. As stated above, HUD is working with localities within the State of New York to collect sufficient data to create an AHAR, which will provide a much more precise measure of the number of New Yorkers who are homeless on an annual basis.

According to the statewide summary of the *Homeless Population Table*, there were a total of 61,300 homeless New Yorkers at a "point-in-time" in the last week in January of 2008 in a combined total of 44 New York counties. Through extrapolation of data to estimate the numbers of homeless persons in the remaining 18 counties, it appears that there were 1,109 additional persons, or an estimated statewide total of 62,409 homeless persons. Of those homeless persons in the 44 counties in which an actual "point-in-time" count was conducted, 25,962 were single individuals (14,782 housed in emergency shelters, 6,702 in transitional housing, and 4,478 unsheltered) and 35,338 were persons within families (29,885 housed in emergency shelters, 5,311 in transitional housing, and 142 unsheltered.) It should be noted that unlike unsheltered single individuals, who tend to be more visible because they literally are living on the street or in other places open to public view, unsheltered families tend to remain more hidden.

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This may be due to a parental desire to protect children from harm and/or to avoid interaction with governmental agencies which may be perceived as attempting to separate the child from the parent. Therefore, the “unsheltered family” count is very likely understated.

Inventory of Existing Homeless Housing Resources

The *Housing Inventory Chart Report* provides a detailed listing of the emergency, transitional, and permanent supportive housing resources available within New York State in 2008, the latest time period for which this information is available. It is important to note that New York State has already invested a substantial amount of money in developing housing resources for homeless individuals and families. In 2008, there were 31,391 emergency beds available statewide for persons in families and 12,683 emergency shelter beds for individuals. There were 5,901 transitional housing beds for homeless persons in families and 7,099 for single homeless individuals. In 2008, New York State also had an impressive number of permanent supportive housing beds for formerly homeless persons in families (11,068) and for single individuals (20,713).

Needs within each Component of the Continuum of Care

New York State has made a commitment to provide a full continuum of services and housing for homeless individuals and families which includes the following:

- homeless prevention;
- outreach and assessment;
- emergency shelter;
- transitional housing;
- permanent housing with supportive services; and
- other supportive services.

Within each of these components, housing and services targeted to special needs populations such as persons with mental illness, persons with histories of chronic substance abuse, persons with co-occurring mental illness and substance abuse, persons living with HIV/AIDS, victims of domestic violence, homeless youth, and veterans are provided. The following section describes the needs of homeless individuals and families for each Continuum of Care component as well as what is currently available to address these needs.

Homelessness Prevention

The primary cause of homelessness in the State of New York is lack of financial resources with which to pay for housing. Other causes include:

- **Disability** - such as mental illness, substance abuse or HIV/AIDS;
- **Danger** - from domestic violence, sexual abuse or neglect; and
- **Lack of access** - to sustained supportive services.

Homelessness prevention programs are designed to address these causes so that homelessness does not occur.

Estimate of Need

Unmet needs remain despite the wide range of homeless prevention services available in New York State. Many localities, particularly rural areas, have an insufficient number of programs to meet the need for services. In addition, due to funding limitations, nearly all of the existing programs are forced to limit the amount of assistance that can be provided to any one individual. Due to escalating housing and living costs, the amount of assistance provided may not be sufficient to ultimately prevent the recipient from becoming homeless.

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State Response

Local social services districts provide emergency assistance to those who are at risk of homelessness. Payment of outstanding rent costs can be made for those who, as a result of a financial crisis, are unable to make rental payments. Emergency assistance with utility bills or payment for overdue utility bills can also be provided by local social services districts.

In addition, five programs administered by the New York State Office of Temporary and Disability Assistance make grants to not-for-profit agencies for the provision of homeless prevention services. They are as follows:

Emergency Shelter Grants Program (ESGP) - Federally (HUD) Funded

Homelessness prevention is one of the four goals of the ESGP. In 2009, a total of nearly \$3.2 million was granted through the Office of Temporary and Disability Assistance to not-for-profits for operation of homeless shelters, provision of essential social services to homeless persons, and homeless prevention services, serving an anticipated total of 26,493 individuals.

Homelessness Prevention and Rapid Re-housing Program – Federally (HUD) Funded

The American Recovery and Reinvestment Act of 2009 (ARRA) provided funding for a new program, the Homelessness Prevention and Rapid Re-Housing Program (HPRP). HPRP provides financial assistance and services to prevent individuals and families from becoming homeless and to help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds under this program are intended to target individuals and families who would be homeless but for this assistance. The funds support a variety of assistance, including short-term or medium-term rental assistance, landlord mediation, credit counseling, security and utility deposits, utility payments, moving cost assistance, and case management. An anticipated 14,671 individuals will benefit from HPRP activities.

Emergency Needs for the Homeless Program – TANF Funded

The purpose of the Emergency Needs for the Homeless Program (ENHP) is to support programs that meet the emergency needs of homeless individuals and families and those at risk of becoming homeless. Funds are used to augment existing programs that provide services to these individuals and families to assist them toward stabilizing their lives and moving toward self-sufficiency. Individuals and families served through ENHP are those at risk of becoming homeless or who are already homeless, are eligible for benefits under the State Plan for the Temporary Assistance for Needy Families (TANF) block grant, and whose incomes do not exceed 200 percent of the federal poverty level. Eligible applicants include not-for-profit corporations and charitable organizations in social services districts with a population in excess of 2,000,000. Currently, \$2 million in ENHP funding is available to these providers.

Homelessness Intervention Program (HIP) - State Funded

Grants for the Homelessness Intervention Program (HIP) are provided to eligible social services districts and/or not-for-profit organizations that provide services to single individuals and/or families who are homeless or at risk of becoming homeless. These services are comprehensive in scope, designed to prevent homelessness for those who are precariously housed and to facilitate the transition from homelessness to permanent housing for those who have already become homeless.

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HIP is a performance-based grant that allows for payment of various milestone achievements with the goal of maintaining the individual/household in stable housing for a minimum of one year. Eligible projects are reimbursed for the achievement of designated contract outcomes, including placement and/or retention in permanent housing and/or successful prevention of an eviction.

HIP uses two primary service strategies to effectuate stabilized housing: housing location and eviction prevention services. Housing location is the process by which the sponsor assists the household to locate and move into safe, affordable permanent housing. Eviction prevention is the service designed to address and resolve housing and service issues for those households who are in imminent danger of being evicted from their dwellings. In 2009, HIP provided \$3.68 million in funding to programs located throughout the state, serving a total of 2,786 households.

Supplemental Homelessness Intervention Program (SHIP) – TANF Funded

The Supplemental Homelessness Intervention Program (SHIP) uses Temporary Assistance for Needy Families (TANF) funding to pay for homelessness prevention and re-housing services to families that are similar to those provided by HIP. In 2009, New York State provided \$5 million in SHIP funding to serve a total of 3,845 households.

Other Prevention Programs

Many not-for-profit agencies have been able to obtain direct federal funding for homeless prevention services. For example, Emergency Shelter Grants Program funds received directly from HUD through local consolidated planning processes provide emergency financial assistance and supportive services to those at risk of becoming homeless. Similarly, larger jurisdictions received direct allocations of ARRA-funded Homelessness Prevention and Rapid Re-housing funding. Federal Emergency Management Agency funding is also used by not-for-profit agencies to provide emergency financial assistance in order to prevent homelessness.

In addition to prevention programs for the general population of homeless persons, there are homeless prevention programs targeted to specific populations. Some of the Housing Opportunities for Persons With AIDS (HOPWA) funding administered through the New York State Office of Temporary and Disability Assistance is used to pay for short-term rent; mortgage and utility payments for persons with HIV/AIDS who are at risk of becoming homeless; similar funding for persons with HIV/AIDS who are at risk of homelessness is provided to not-for-profit agencies throughout the state by the New York State Department of Health's AIDS Institute. The Human Resource Administration in New York City provides homelessness services targeted to victims of domestic violence including counseling, safety planning, information and referral services, advocacy and community education. Some not-for-profit agencies that serve homeless and runaway youth in New York State receive funding from the U. S. Department of Health and Human Services' Administration for Children and Families to provide homelessness prevention services to that population.

Outreach and Assessment

Outreach services are the means by which homeless persons are engaged in the Continuum of Care. There are a variety of different types of outreach, including street outreach, outreach to service providers, and hotlines. Once the outreach results in engagement of services, providers conduct an in-depth assessment of participant needs.

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Estimate of Need

Although New York State has a wealth of outreach services for homeless individuals and families, more resources are needed. Because outreach is the means by which homeless persons enter the Continuum of Care, it is essential that sufficient outreach services are made available. Additional resources are needed in rural counties where homeless persons may be difficult to identify and connect with services. Additional outreach services are also needed in urban areas of the State where there are large populations of chronically homeless persons with multiple challenges, such as mental illness, histories of chronic substance abuse, developmental disabilities, physical disabilities and/or HIV/AIDS. Outreach efforts for specific populations such as homeless youth, victims of domestic violence, and veterans must be maintained and expanded. In order to be effective, it is essential that street outreach services targeted to specific populations be provided in a culturally competent manner by staff who understand the needs of those requiring services.

State Response

There is a wide array of street outreach programs in jurisdictions throughout the State. Many not-for-profit agencies that provide emergency services and/or shelter to homeless individuals and families have a street outreach component and also provide ongoing outreach to local social service agencies. State-administered Emergency Shelter Grants Program funds are often used for this purpose, as is funding obtained from HUD through the Continuum of Care Supportive Housing Program.

Street outreach is also provided to specific subpopulations of homeless persons throughout the State. For example, some county mental health departments have Assertive Community Treatment (ACT) teams that provide an emergency response to persons with mental illness who are in need of immediate treatment and/or housing. Local AIDS service organizations often provide street outreach services to homeless persons who have HIV/AIDS or are at risk of acquiring it. Some programs serving homeless and runaway youth receive funding from the U.S. Department of Health and Human Services' Administration for Children and Families and/or other sources to provide street outreach to at-risk youth. There is also a national hotline that can be used by homeless young people to acquire emergency shelter and services. Similarly, there is a statewide domestic violence hotline as well as local domestic violence hotlines in each county that link victims of domestic violence with needed housing and services. Domestic violence shelters throughout the state also receive funding from local social service districts for outreach services. Street and agency outreach for veterans are provided by not-for-profit veterans' organizations, as well as by the Veterans Administration. The Veterans Administration has an outreach program specifically targeted to homeless veterans and also makes use of its "Stand Downs", which are a sort of "resource fair" especially designed for veterans, to ensure that homeless veterans have access to housing and services.

Emergency Shelter

Emergency shelter is the initial housing component in the Continuum of Care. Emergency shelters sponsored by government and not-for-profit agencies offer immediate housing and supportive services to those without another place to live. They provide stabilization and support until movement along the Continuum to more permanent housing is possible.

Estimate of Need

The *Housing Gaps Analysis Chart* indicates the estimated need for additional emergency shelter beds in 41 counties of New York State in October 2008 when Continuum of Care funding applications were submitted. The table indicates that, within these counties, there was a need for an additional 427 emergency housing beds for homeless individuals and another 505 emergency shelter beds needed for homeless families. The counties in which there was a significant gap in emergency shelter resources for singles include Chautauqua (36 beds), Niagara (64 beds), Saratoga/Warren/Washington/Hamilton (88

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beds combined), and Schenectady (32 beds). A significant addition of family shelter beds were needed in the following counties: Albany (62 beds), Columbia/Greene (45 beds combined), Erie (100 beds), Rensselaer (70 beds), Saratoga/Warren/Washington, Hamilton (65 beds combined) and Schenectady (63 beds).

It should be noted that this gaps analysis took place in October of 2008 before the impact of the recent economic downturn had begun to be felt, and also at a time in which many local *Plans to End Homelessness* called for decreasing emergency shelter capacity and redirecting funding to permanent housing instead. While the need has not yet been quantified, most local communities within New York State have report an increased need for emergency shelter capacity as a result of the current economic situation. The New York City emergency shelter system, for example, has found itself having to add substantial shelter capacity for both singles and families in order to meet the need for emergency shelter services. Several rural counties in New York State which have typically been able to meet the demand for emergency shelter services by providing hotel and motel vouchers are now considering opening up emergency shelter facilities for the first time in their history, due to the increased request for emergency housing.

In addition to the need for increased bed capacity, emergency shelter providers in all areas of the State have identified a need for enhanced resources for supportive services such as case management, assessment and treatment for mental illness and substance abuse, life skills training, employment services, benefits advocacy, legal services, housing placement, financial assistance, parenting support, HIV-related services, and domestic violence services. The provision of these services is essential in helping homeless persons move forward along the Continuum of Care.

State Response

The New York State Office of Temporary and Disability Assistance tracks data from the emergency shelters it certifies and collects data from as many other emergency shelter programs as possible. The State's emergency shelter system varies from county to county. Local social services districts provide funding for shelter services for the general population of homeless individuals and families through provision of per diem shelter rates to emergency shelters and/or reimbursement for overnight stays in local motels. Emergency Shelter Grants Program funding and other federal funding is used to pay for some of the costs of shelter operation. In addition, emergency shelter is provided for specific populations of homeless individuals and families such as victims of domestic violence and runaway and homeless youth. The New York State Office of Children and Family Services certifies emergency shelter facilities for these populations. Funding for emergency shelter for victims of domestic violence is provided by local social service districts and state and federal sources. Emergency shelters for runaway and homeless youth are funded through the New York State Runaway and Homeless Youth Act as well as through federal funding from the U. S. Department of Health and Human Services' Administration on Children and Families.

Transitional Housing

The next phase of the Continuum of Care is transitional housing, which provides housing for up to 24 months accompanied by the supportive services necessary to prepare homeless individuals and families for permanent housing or permanent housing with supportive services.

Estimate of Need

Although localities participating in the Continuum of Care process have focused largely on the creation of additional permanent supportive housing units as the ultimate solution to ending homelessness, there remains a need for transitional housing for some populations, including homeless persons with severe mental illness, persons with histories of chronic substance abuse, veterans, victims of domestic violence,

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and homeless youth. This is especially true for homeless persons with special needs who have lived in congregate environments for a large part of their lives and have little or no independent living skills and for homeless families in areas of the state in which market rate housing costs are particularly cost-prohibitive.

As indicated in the *Housing Gaps Analysis Chart*, there is a need for additional transitional housing units within New York State. In 2008, a need was identified for an additional 734 transitional housing beds for single homeless individuals, with the greatest needs being in Albany County (123 beds), Dutchess County (45 beds), Erie County (40 beds), Niagara County (120 beds), Oneida County (39 beds), Orange County (58 beds) Saratoga/Warren/Washington/Hamilton Counties (66 beds combined), Schenectady (42 beds), and Suffolk County (88 beds). A substantial need for transitional housing for homeless families was also identified. The county indicating the greatest need was Suffolk County (361 beds), followed by Orange County (238 beds), Erie County (60 beds), Oneida County (64 beds), and Schenectady County (60 beds). The extent of the need for transitional housing for homeless families indicated by Suffolk County and Orange County may reflect the high costs of housing in these two counties at the time in which the Gaps Analysis was done; these costs make it very difficult for impoverished families to move directly out of shelters into market rate apartments. Transitional housing provides an interim step, allowing families to obtain higher paid employment and the other supports needed to access permanent housing.

State Response

Transitional housing programs throughout the State of New York are targeted to special needs populations. For example, the New York State Office of Mental Health (OMH) funds or operates over 11,766 transitional housing beds/units in certified residential treatment programs throughout the state. The New York State Office of Alcoholism and Substance Abuse Services (OASAS) also provides transitional housing programs throughout the state. OASAS funds both alcoholism halfway houses and residential drug free programs, with a combined capacity of more than 2,300 transitional housing beds.

There are a total of 666 transitional housing beds for victims of domestic violence throughout the State. The New York State Office of Children and Families has certified 47 transitional housing programs for homeless youth with a total capacity of 259 beds.

With the exception of the domestic violence and homeless youth beds, most of the transitional housing beds available in New York State are not specifically targeted to homeless individuals and families, but rather, to the disabled populations that they are meant to serve. However, among these “special needs” populations, there is a great deal of homelessness and/or history of housing instability.

Permanent Housing with Supportive Services

Once stabilized in emergency and/or transitional housing, the majority of homeless persons are able to move along the Continuum of Care to permanent housing. Some homeless persons, especially those with special needs such as persons with mental illness and/or chronic substance abuse histories, persons living with HIV/AIDS, victims of domestic violence, homeless youth, and veterans, may require ongoing supportive services that are integrated with permanent housing. Permanent supportive housing programs provide affordable housing coupled with supportive services such as case management, substance abuse and mental health assessment and treatment, health care, employment training and placement, transportation, childcare, and other essential services.

Estimate of Need

The *Housing Gaps Analysis Chart* demonstrates that despite the substantial number of existing permanent supportive housing units in New York State, there is a need for even more. The chart

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indicates a statewide need for 12,187 additional permanent supportive housing beds for individuals and 8,252 beds for families. The localities that indicated the highest need for additional permanent supportive housing beds for individuals were Albany County (432), Broome County (113), Dutchess County (189), Nassau County (209), Niagara County (147), New York City (8,645), Orange County (323), Rensselaer County (180), Schenectady County (280), Chemung County (151), Suffolk County (290), Ulster County (137) and Westchester County (675). Jurisdictions that indicated the greatest need for additional permanent supportive housing beds for families included Albany County (149), Dutchess County (192), Erie County (150), Monroe County (127), Nassau County (238), New York City (4,252), Orange County (485), Schenectady County (216), Suffolk County (884), Ulster County (162) and Westchester County (999).

This documented need for additional permanent supportive housing resources reflects the recent research in the field of homelessness, which indicates that focus on development of permanent supportive housing resources results in a homeless services system which is not ‘bottlenecked’ at the emergency shelter or transitional housing phases, but rather, allows homeless individuals and families to move quickly back into the community while receiving the supports necessary for them to retain the housing they have acquired. Permanent supportive housing is the means by which homeless individuals and families achieve housing stability, enabling them to live as self-sufficiently as possible.

State Response

New York State provides a number of permanent housing programs that are described elsewhere in this document. Many of these programs can be accessed by homeless persons, especially those whose primary housing challenge is lack of income with which to pay for market rate housing. Several state agencies, including the Office of Mental Health (OMH), the Office of Alcoholism and Substance Abuse Services (OASAS), and the Office of Mental Retardation and Developmental Disabilities (OMRDD), provide transitional and permanent supportive housing programs for persons with special needs which can be used by homeless persons with these needs.

The New York State Office of Temporary and Disability Assistance (OTDA) allocates a portion of its Housing Opportunities for Persons with AIDS (HOPWA) funding to provide permanent supportive housing to persons with HIV/AIDS by contracting with local agencies who administer tenant-based rental assistance programs. In the current year, New York State expects to distribute more than \$1.9 million in HOPWA funding to localities within the State of New York, providing housing and supportive services to over 1,240 households.

OTDA also provides the only permanent supportive housing programs that are specifically targeted to the general population of homeless individuals and families. They are as follows:

Homeless Housing and Assistance Program (HHAP)-State Funded

HHAP provides funding to acquire, construct, and/or rehabilitate housing for homeless individuals and families. Over seventy-five percent of the beds funded under the program provide permanent supportive housing. Since its implementation 26 years ago, HHAP has awarded more than \$689 million in program grants and loans to 624 projects throughout the state to provide more than 13,700 housing units for over 23,700 homeless persons.

A portion of HHAP funding has been set-aside for the development of permanent supportive housing for persons with HIV/AIDS and their families. To date, over \$100 million of HHAP funding has been dedicated to the development of 64 AIDS projects with 1,167 housing units, housing a total of 1,710 individuals. The Office of Temporary and Disability Assistance also administers the Operational Support

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for AIDS Housing (OSAH) Program, which provides supplemental funding for operational costs for AIDS housing programs that have received capital financing through HHAP.

Single Room Occupancy Supportive Services Program (SRO) - State Funded

The SRO program provides grants for the provision of supportive services to low-income tenants in Single Room Occupancy (SRO) housing operated by not-for-profit agencies. These services include case management, employment services, life skills training, security services and other services which assist SRO tenants in maintaining and/or enhancing housing stability and preventing homelessness. SRO funding for the 2009 Fiscal Year is \$20.43 million; this supports 14,802 units of SRO housing.

Supportive Housing for Families and Young Adult (SHFYA) – TANF Funded

SHFYA is similar to the Single Room Occupancy (SRO) program, but is targeted to families and young adults. Housing providers use SHFYA funding for the provision of supportive services to stabilize homeless young adults and families to prevent further episodes of homelessness. The current SHFYA budget is \$5,000,000, with the program serving 1,420 families and 245 young adults per year.

In addition to New York State-administered permanent supportive housing programs, there are numerous supportive housing programs funded through HUD's Continuum of Care Homeless Assistance Programs, including the Supportive Housing, Shelter Plus Care, and Section 8 Mod Rehab programs. In fact, most of the 31,781 permanent supportive housing beds listed in the *Housing Inventory Chart Report* were funded through this process.

Other Supportive Services

Supportive services assist homeless persons and families in moving forward along the Continuum of Care toward increased self-sufficiency. Supportive services include case management, assessment and treatment for mental illness and substance abuse, life skills training, employment services, benefits advocacy, legal services, housing placement, financial assistance, parenting support, HIV-related services, domestic violence services, and services that address other essential needs.

Estimate of Need

There is a consensus of opinion among policymakers, governmental agencies, and providers that homelessness will not be alleviated solely by the creation of additional housing resources, but will also depend upon the expansion of existing supportive services programs.

State Response

New York State governmental agencies and the not-for-profit agencies they fund provide an extensive array of supportive services. Additional funding for supportive services is received directly from the federal government as well as from local government, private foundations, corporations, and individual donors.

Housing Needs of Homeless Subpopulations

The following is a brief discussion of the particular housing needs of various subpopulations among those who are homeless.

Housing Needs in Rural and Suburban Communities

The preceding analysis of existing needs along the Continuum of Care relies heavily upon data obtained from the Continuum of Care funding applications submitted by jurisdictions throughout New York State.

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Currently, it is not possible to obtain quantifiable data from localities that do not participate in the local Continuum of Care process.

Anecdotal evidence suggests that, despite its relative invisibility, homelessness does exist in rural and suburban communities. Homeless persons in rural areas do not live “on the street” because there literally are no streets to live on. However, they may be forced to stay in substandard housing with inadequate plumbing and/or electrical systems or to live in dilapidated structures that lack insulation. In the summer months, many impoverished persons living in rural areas sleep in tents in local parks or campgrounds, or in their cars. In the winter months, they may move from one friend or relative’s house to another, often splitting up their families in doing so. They may sleep in church basements or in other structures that are not meant to provide overnight shelter. Lack of resources and fear of social stigma keep many homeless persons in rural areas from obtaining needed services.

Homeless persons in suburban areas are equally invisible. They too may be forced to “double up” with family and friends, moving from house to house in order to find shelter. In suburban areas in which there are no emergency shelters, local social services districts provide funding for overnight stays in motel rooms.

Most of the housing and services for homeless persons in New York State are located in cities or large urban areas. In order to access these resources, homeless persons in rural and suburban areas often have to uproot themselves from their communities and move to locations where housing and services are more available.

Chronically Homeless Persons

Throughout New York State, localities have begun to focus on the needs of chronically homeless persons, who are defined by HUD as being unaccompanied adults with disabilities who have been homeless continuously for one year, or have had four episodes of homelessness in the last three years. Local Continuum of Care coordinating bodies have worked hard to create “low-demand” and “Housing First” models to move chronically homeless persons off the street and into permanent housing. A number of communities in New York State have developed or are in the process of developing *Ten Year Plans to End Homelessness* which address the needs of chronically homeless persons. Many of these Plans have resulted in the creation of additional bed capacity for chronically homeless persons.

The *Homeless Populations Table* indicates that Continuum of Care coordinating bodies across the State have identified a total of 2,783 sheltered and 3,231 unsheltered chronically homeless persons throughout the state in late January of 2008. As expected, urban localities reported having the most chronically homeless persons, both sheltered and unsheltered. These included New York City (3,885), Suffolk County (629), Orange County (238) and Erie County (213). It should be noted that due to intensive efforts on the part of the New York City Department of Homeless Services to target chronically homeless persons for permanent supportive housing, the number of chronically homeless persons in New York City decreased by nearly 50% from the time in which the last New York State Consolidated Plan was developed.

All localities that participate in the Continuum of Care process have developed strategies for ending chronic homelessness, which include some or all of the following: enhanced street outreach; development of better linkages with soup kitchens and other programs that serve chronically homeless persons; creation of day shelters and drop-in shelters for chronically homeless persons; development of “safe havens” and other “low-demand” housing models; use of a “Housing First” philosophy; provision of substance abuse and/or mental health services on demand; and redirection of funding to programs that serve chronically homeless persons.

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Persons with Serious Mental Illness

Adults diagnosed with serious mental illness are persons age 18 or older, who currently meet the criteria for a Diagnostic and Statistical Manual of Mental Disorder mental illness diagnosis and experience substantial impairments in functioning due to the severity of their chronic condition. These adults currently experience substantial impairment in a number of areas of role performance or are dependent on substantial treatment, rehabilitation, and support services in order to control or maintain functional capacity. Furthermore, they have experienced substantial impairment in functioning due to mental illness for an extended duration on either a continuous or episodic basis.

Exhibit 8 displays data from the New York State Office of Mental Health's "Patient Characteristics in 2007", the most recent year for which data are available, which indicate, by region, the number of homeless persons served in a one-week survey period.

EXHIBIT 8
New York State Office of Mental Health
Patients Served During One-Week Survey Period
by Region

REGION	Number of Persons Served	Percentage of Total
New York City	5,301	74.8%
Hudson Valley	789	11%
Long Island	179	2.5%
Central New York	205	2.7%
Western New York	609	9%
Total	7,083	100%

Addiction and Homelessness Interactions

Homelessness can be chronic, episodic, or situational. Each pattern of homelessness can have addiction-related implications, both as cause and as effect. Addiction can lead to unstable housing and ultimately homelessness, and living in a homeless situation often leads to coping with stress and crisis through greatly increase abuse of alcohol and other drugs.

New York City and State-based estimates identify that among the homeless population which seeks shelter services, at least one-half of single men, one-quarter of single women, and one-quarter of adults caring for their children have alcohol and substance abuse-related problems.

OASAS Treatment Services for Homeless Persons

The OASAS treatment system serves homeless persons across our Continuum of Care. The Addiction Crisis Centers (ACCs) function as "Harm Reduction" emergency care programs whose primary mission is to ensure the safety of persons in acute intoxication or withdrawal. Their secondary goal is to consistently offer engagement, motivational counseling, and referral into the ongoing addiction treatment system. More than one-half of all admissions to ACCs statewide are chronically addicted and chronically homeless.

The short-term, Inpatient Rehabilitation programs, especially the OASAS Addiction Treatment Centers and other publicly-funded programs, have also historically served chronically homeless persons, usually accounting for 30-50% of total admissions. However, due to the short-term nature of these programs --- less than thirty days lengths of stay --- homeless patients leave this level of care still homeless.

The Long-term Residential Programs, Intensive Residential and Community Residential, are the level of

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care that historically has afforded the best opportunity to engage homeless addicted persons into treatment. Each year there are approximately 3,000 NYC and 1,000 Rest of State homeless admissions to this level of care. The NYC Homeless Shelters make more than 1,800 such referrals. This population is in the most immediate need of referral to Permanent Supportive Housing programs.

Referrals of homeless persons from Intensive Residential programs and Community Residential programs into Permanent Supportive Housing (PSH) programs are greatly enhanced because 15 OASAS PSH providers also operate Intensive Residential treatment programs and 13 operate Community Residential programs. Approximately 75% of all PSH sponsoring agencies (28-38) operate this level of residential treatment.

While reviewing Admissions data, an unanticipated result was found: over 4,000 homeless persons were admitted to NYC Outpatient Treatment programs. More than 3,900 of those individuals were referred by NYC Homeless Shelters. This is a powerful testament to effective systems collaboration. “I live in a Homeless Shelter that is designated as a Substance Abuse Special Needs Shelter; it is safe living space where Twelve Step meetings regularly occur, and I am encouraged to attend an OASAS-certified Outpatient Program that is in my neighborhood, if not on-site in the Shelter.” Outpatient services are available for women living in Tier II Family Homeless Shelters as well as men and women living in Singles Shelters. *Women In Need* operates six Family Shelters and two Outpatient Clinics; *Camelot Counseling Center* has on-site Clinics in five *Homes for the Homeless Family Inns*.

OASAS Permanent Supportive Housing (PSH) Programs

As the New York state alcoholism and substance abuse governmental authority, OASAS has a mission to help all New Yorkers struggling with addiction issues. We believe that safe, affordable housing and stable living-wage employment are fundamental to successful long-term recovery. The vehicle to help individuals, families and communities facing addiction and homelessness is Permanent Supportive Housing. This is a program that concurrently addresses problems for individuals and families while strengthening economic development in communities.

The **OASAS Vision** --- Permanent Supportive Housing programs are the means by which our State agency is able to give hope to individuals, families and communities in recovery.

The **Services Package** includes:

- 1) Rental Subsidies at the full HUD Fair Market Rental for each community, with the expectation that individuals and families participating in the Program will contribute financially to the actual Rent due to landlords;
- 2) Leases held by the voluntary agency, with Program participants signing Occupancy Agreements;
- 3) Apartment leases can be “turn-keyed” to the recovering individual or family when their income is sufficient to assume full rental responsibility;
- 4) Case Management services not just during daytime hours, but in the evening and on weekends; and
- 5) Employment counseling services that include custom job development, job coaching, post-employment support groups, and access to skills training to aid career growth.

The **Program Model** emphasizes Scatter-site Rentals of apartments in clusters of 5-10 apartments in any given building, with the Case Management and Employment Counseling Services coming to the housing sites. Congregate sites will also be developed, especially in those buildings that provide permanent housing to several different special needs groups.

The **Program Scale** focuses on Projects with approximately 20-25 units in urban centers, 10-15 units in

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smaller cities, and 5-8 units in rural communities. This scale ensures that no one neighborhood becomes saturated, the staff can establish meaningful work relationships with Program participants, and job development and job placement can be accomplished not just with a few large employers, but with the many and diverse microenterprises and small businesses in each community.

Program Components include:

- (1) HUD Shelter Plus Care Rental Subsidy Program (S+C) that OASAS operates in NYC, the New York metropolitan counties, and in Upstate communities (approximately 900 apartments) coupled with OASAS Case Management funding for all Sponsoring Agencies;
- (2) New York/New York III (NY/NY III) Scatter-site Rental Subsidy Program for homeless single adults who have completed some level of substance abuse treatment (approximately 325 units on line by October 2009); and
- (3) Upstate Permanent Supportive Housing (PSH) Initiative also uses a Scatter-site Rental Subsidy housing model for at least 50 units for Upstate cities and rural communities. Implemented through a Planning Supplement RFA released in November 2008, six grants were awarded in June 2009 that result in October 2009 operation of 55 apartment units in seven communities.

EXHIBIT 9 **THE OASAS HOUSING PORTFOLIO:** **PERMANENT SUPPORTIVE HOUSING (PSH) APARTMENT UNITS** (2007-08, 2008-09, 2009-10)

PSH Program	NYC	Long Island	Downstate Subtotal	Upstate Subtotal	Statewide Total
1. S+C					
2007-08	407	18	425	431	856
2008-09	445	18	463	431	894
2009-10	445	18	463	435	898
2. NY/NY III					
2007-08	0	N/A	0	N/A	0
2008-09	250	N/A	250	N/A	250
2009-10	325	N/A	325	N/A	325
3. Upstate PSH					
2007-08	N/A	N/A	N/A	0	0
2008-09	N/A	N/A	N/A	0	0
2009-10	N/A	N/A	N/A	53	53
TOTAL					
2007-08	407	18	425	431	856
2008-09	695	18	713	431	1,144
2009-10	770	18	788	488	1,276

NOTES:

- Apartment unit figures are cumulative. For example, NYC Shelter Plus Care increases from 407 units in 2007-08 to 445 units in 2008-09.

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- The OASAS PSH Initiatives show dramatic growth between 2007-08 and 2008-09, increasing by 35% (1,144 units, up from 856 units). The two year increase is 49% (1,276 units up from 856 units).
- In NYC, the introduction of our NY/NY III Initiative represents a significant increase in OASAS state funding support; by 2009-10, the NY/NY III PSH Program accounts for 42% of the NYC subtotal (325-770).
- In Upstate New York, Shelter Plus Care HUD grants still support the great majority of PSH apartment units --- 885 (435-490) units.
- While the Upstate PSH Program accounts for just 55 apartment units, this Initiative has brought OASAS programming to seven more communities, increasing our total market penetration from fifteen to twenty-two communities.

Persons Living with HIV/AIDS

Estimate of Number of Persons Living with HIV/AIDS and their Families

The New York State Department of Health's Bureau of AIDS Epidemiology reports that, as of December 31, 2007 (the most recent date for which data are obtainable), there were 113,282 persons in New York State living with HIV/AIDS. Approximately 81.8% (92,661) of these persons live in New York City, with the balance (20,621) living throughout the rest of the state.

Research indicates that over 50% of all persons living with HIV/AIDS will require housing assistance at some point during their illness.

Description of Supportive Housing Needs of Persons Living with HIV/AIDS and their Families

Due to new medications used to treat AIDS, the death rate of those living with HIV/AIDS has declined dramatically. However, this fortunate turn of events has resulted in an increased need for housing resources. Many persons with HIV/AIDS are living on Supplemental Security Income (SSI) or receive public assistance while awaiting determination of SSI eligibility. They lack the income necessary to pay Fair Market Rents. In addition, many persons living with HIV/AIDS require supportive services, such as home health care, case management, substance abuse and mental health evaluation and treatment, transportation, childcare, and other services. Supportive housing programs offer the combination of housing and supportive services needed by persons living with HIV/AIDS to maintain their health.

New York City's HIV/AIDS Services Administration (HASA), currently provides housing assistance to approximately 20,000 persons living with HIV/AIDS and their families. According to a New York City HIV/AIDS Housing Needs Assessment funded by the New York City Department of Health and Mental Hygiene's Office of AIDS Policy administered by the Postgraduate Center for Mental Health, an estimated 10,000 to 14,000 additional units of housing assistance will be needed in New York City to meet the needs of persons living with HIV/AIDS.

Elsewhere in the State, it is estimated that an additional 6,000 to 9,000 housing units with supportive services will be needed by persons living with HIV/AIDS. Most of this need can be met through the provision of rental assistance subsidies coupled with supportive services. For this reason, New York State has allocated most of its HOPWA funding to tenant-based rental assistance and supportive services.

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Victims of Domestic Violence

In 2008, the most recent year for which statistics are available, 15,396 New York State victims of domestic violence were sheltered in 160 residential programs licensed by the New York State Office of Children and Family Services. These programs have a total of 2,930 beds. In addition, 1,067 persons received transitional services, and over 42,000 received non-residential services. A total of 24,019 adults and children were denied residential services. Denial data does not take into account duplicate requests where a victim was denied admission to more than one residential program. The most frequently cited reasons for denials were: facility at capacity, unsafe location for family, lack of availability to meet the victim's special needs, and, outside of New York City, family too large. Providers report an increase in victims of domestic violence with more intensive service needs.

Homeless Youth

In 2008, there were 13,386 admissions to runaway and homeless youth programs, representing 9,965 individual youth. Of those admissions, 8,290 were to emergency, short-term programs funded under the New York State Runaway and Homeless Youth Act (RHYA), which provides funding and oversight for programs for runaway and homeless youth. A total of 1,255 admissions were to longer-term transitional residential programs. Another 3,841 admissions were to non-residential short- and long-term services. The majority of the youth (45%) were served in New York City. In addition, over 78,814 calls were received across the State by runaway and homeless youth hotlines and nearly 37,235 contacts were made through runaway prevention and outreach programs.

Runaway and homeless youth programs reported that 4,594 youth sought services but were not served. Of those, 45% did not follow through or did not arrive at the shelter. A total of 15.6% were not served due to unavailable shelter or interim home space, 13% were too old to be eligible, 8% had mental health problems too severe for program admission, 12.5% had severe behavior problems or were violent, 2% were not served because they were abusing drugs, and another 2% were too young for admission. One percent was pregnant youth or parents with children and ineligible. Less than one percent was too physically sick to be admitted.

Needs of Persons Threatened with Homelessness

It should also be noted that a significant number of at-risk households are living in doubled-up or tripled-up situations in order to keep a roof above their heads. This is not just an urban phenomenon; it exists in rural communities as well, particularly in places where there are no emergency shelters. There is no way to determine the exact number of households who are living in inappropriate, overcrowded conditions, but it is a problem in all regions of the State.

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Section 91.305(d) Other Special Needs

- (1) *The state shall estimate, to the extent practicable, the number of persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and any other categories the state may specify, and describe their supportive housing needs.*
- (2) *With respect to a state seeking assistance under the HOPWA program, the plan must identify the size and characteristics of the population with HIV/AIDS and their families within the area it will serve."*

Overview

This section focuses on six populations, each of which, though not homeless, has special needs for housing with supportive services:

- persons who are elderly or frail elderly
- persons with severe mental illness
- persons with developmental disabilities
- persons with physical disabilities
- persons and families who are in Long Term Recovery from Alcohol/Substance Abuse
- persons and their families living with HIV/AIDS

An estimate of the number of persons is presented below, followed by a description of each population's special housing and supportive services needs.

Older Adults and Frail Older Persons

Estimate of number of older adult and frail older persons:

The New York State Office for the Aging (NYSOFA) estimates there are approximately 2,448,327 non-institutionalized persons who are 65 years old or older living in New York State. Of that number, 979,331 (40%) are considered frail or disabled and 881,398 (36%) live alone. In New York City the number considered frail or disabled is 1,126,230 (46%) and the number of those living alone is 979,331 (40%).

A person is considered frail/disabled with one or more functional deficits in the following areas:

- physical functions;
- mental functions;
- activities of daily living [ADL] (eating, bed/chair transfer, dressing, bathing, toileting and continence); and
- Instrumental Activities of Daily Living [IADL] (meal preparation, housekeeping, shopping, medication, telephone, travel and money management).

Description of supportive housing needs of older and frail persons As New York State continues its public policy shift in the provision of long term care services from institutional settings to both single-family and multi-unit housing environments, it becomes increasingly important that all housing options are able to accommodate the changing needs and preferences of older residents. An accommodating housing environment should address affordability, physical design features, safety and security, cultural congruence and facilitated access to needed amenities, socialization opportunities, services, and care.

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Persons with Serious Mental Illness

Estimate of number of persons with serious mental illness:

The New York State Office of Mental Health (OMH) estimates there are approximately 813,087 adults with serious mental illness living in New York State.

Adults diagnosed with serious mental illness are persons, ages 18 or older, who currently meet the criteria for a Diagnostic and Statistical Manual of Mental Disorder IV mental illness diagnosis and experience substantial impairments in functioning due to the severity of their clinical condition. These adults currently experience substantial dysfunction in a number of areas of role performance or are dependent on substantial treatment, rehabilitation, and support services in order to control or maintain functional capacity. Furthermore, they have experienced substantial impairment in functioning due to mental illness for an extended duration on either a continuous or episodic basis.

Description of supportive housing needs of persons with serious mental illness

OMH presently funds residential placements for over 31,800 individuals in a variety of program modalities and 8,675 additional units are in development and scheduled to open within the next one to five years. Approximately one-half of these units are, and will be, in Supportive Housing programs for which OMH provides a rental stipend for units rented on the open market in conjunction with services that are available on a flexible, as-needed, basis.

Various studies have confirmed that access to decent affordable housing of one's choice is a critical component in treatment leading to the rehabilitation of persons who are seriously mentally ill. However, due to their disability and the stigma that accompanies mental illness, many of these individuals have extremely low-incomes. Although many are eligible for Supplemental Security Income (SSI), this benefit is usually not enough for these individuals to secure safe, decent and affordable housing in most areas of the State.

Housing resources are needed for persons graduating from community based residential programs, State psychiatric centers, forensic settings, young adults aging out of children's facilities and elderly persons. Section 8 vouchers have been used successfully for these populations, but are severely limited. With access to additional Section 8 and other federal housing resources, more persons would be able to secure safe, affordable housing in their communities. Such additional resources would shorten stays in the service intensive mental health residential system, enable those programs to serve other needy individuals and lengthen community tenure for persons discharged from such programs.

Persons with Physical Disabilities

Estimate of number of persons with physical disabilities:

According to the 2007 American Community Survey, in New York in 2007, among the six types of disabilities identified in the ACS, the highest prevalence rate was "Physical Disability," with 1,606,510 or 9% of 17,839,000 individuals ages 5 and older reporting a physical disability as defined below*.

*The ACS definition of disability is based on three questions.

- (1) Does this person have any of the following long-lasting conditions?
 - (a) blindness, deafness, or a severe vision or hearing impairment [Sensory Disability];
 - (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying [Physical Disability].
- (2) Because of a physical, mental, or emotional condition lasting six months or more, does this person have any difficulty in doing any of the following activities?

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- (a) learning, remembering, or concentrating [Mental Disability];
- (b) dressing, bathing, or getting around inside the home [Self-Care Disability].
- (3) Because of a physical, mental, or emotional condition lasting six months or more, does this person have any difficulty in doing any of the following activities? [asked of persons ages 16 and older]
 - (a) going outside the home alone to shop or visit a doctor's office [Go-Outside-Home Disability];
 - (b) working at a job or business [Employment Disability].

A person is coded as having a disability if he or she or a proxy respondent answers affirmatively for one or more of these six categories.

Description of supportive housing needs of persons with physical disabilities

While many people with physical disabilities require supportive housing, or homeless assistance services, there are many others with physical disabilities who do not require such services, but are nevertheless in need of decent, safe and affordable housing.

The Americans with Disabilities Act (ADA) of 1990 was created with the intent to increase employment for people with disabilities by making discriminatory practices illegal, U.S. Census survey data confirm that employment, while gradually increasing, continues to be a challenge for persons with disabilities, forcing them to live on limited incomes, while struggling to find affordable, decent and safe housing of their own choosing in the community.

According to the Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities Housing Task Force Report, entitled, "Opening Doors Priced Out in 2008: Housing Crisis Worsens for People with Disabilities," in 2008 SSI benefits in New York State were 19% of the median income for a one-person household. The gap between housing costs and income for people with disabilities, particularly when considered with rising rental housing costs, illustrates an important need for housing assistance.

There are many State-related planning initiatives that play an important role in expanding housing for people with disabilities. Foremost, New York State has encouraged over the last few years in particular, greater participation in the Consolidated Planning process by persons with disabilities. The New York State Independent Living Council, Inc. has taken an active role on the National Affordable Housing Act Task Force. In an effort to encourage participation by people with disabilities in the development of the Plan, greater citizen participation was sought, through live video teleconference public hearings held simultaneously on three occasions in four locations throughout the State.

In 1999, in the landmark case *Olmstead v. L. C.* (527 U.S. 581), the U.S. Supreme Court established a requirement that treatment for people with mental illness and/or mental retardation be provided in the least restrictive setting consistent with an individual's need. As a result, Chapter 552 of the Laws of 2002 established creation of the Most Integrated Coordinating Council (MISCC) in New York State, which has served as a useful tool in developing strategies to increase housing opportunities for people with disabilities living in institutional settings, who desire to live in a more integrated setting. [A more complete discussion of MISCC is provided under "Coordination" in the Strategic Plan section of this document.]

In response to the needs of persons with disabilities and to the efforts undertaken by MISCC, the State has taken steps to increase affordable, accessible housing opportunities in New York State.

One such step is the Nursing Home Transition and Diversion Waiver Housing Subsidy Program. This program followed discussions with disability advocates and partner agencies in which the State recognized that for persons with disabilities and special needs living on Social Security Income (SSI) the cost of housing was often a barrier to fair housing choice.

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Often times this barrier resulted in more costly nursing home placement and prohibited an individual from the choice of living in a more integrated setting. In response, the Division of Housing and Community Renewal (DHCR)/ Housing Trust Fund Corporation (HTFC) partnered with the NYS Department of Health (DOH) to create the Nursing Home Transition and Diversion (NHTD) Waiver Housing Subsidy Program.

This State-funded initiative provides rental assistance to NHTD Medicaid waiver participants in New York State. The program offers an alternative to nursing home placement for people with disabilities ages eighteen (18) or over and seniors by assisting them with securing housing and at-home services appropriate to their needs.

A household may remain with the program as long as they are waiver eligible, even if they change residence. The NHTD Housing Subsidy receives an annual State appropriation of approximately \$2.3 million which has allowed the program to be offered in every county within the State. The average rental subsidy payment is \$771 per month.

This program has strengthened the partnership between housing and service delivery systems, as organizations have become more adept with developing plans that meet individual service and housing needs. It won the 2009 National Council of State Housing Agencies (NCSHA) Award for Program Excellence in Special Needs Housing.

Additional examples of actions to increase affordable, accessible housing opportunities in New York State are several changes that DHCR/HTFC made in its funding process to increase opportunities for affordable, accessible housing for a variety of populations. Several of these changes were included in the State's Qualified Allocation Plan (QAP). The QAP regulates how the State administers the Federal Low Income Housing Credit (LIHC) Program, which is an important tool to infuse private sector dollars into affordable housing.

These revisions in the QAP identified visitability standards as threshold review criteria. They also included rating criteria for fully accessible and adapted, move-in ready units and a set-aside of up to \$2 million in Low Income Housing Credits for supportive housing. The supportive housing set aside supports a continuum of promoting fair housing choice since projects funded under the supportive housing set aside may provide access to housing with supportive services, but services are not mandated.

DHCR implemented programmatic requirements that extend the provisions of Section 504 of the Rehabilitation Act of 1973 to certain State-financed housing projects. Under the State-funded Low Income Housing Trust Fund (HTF) program, DHCR requires that a minimum of 5% of the total units in a new construction multi-family project (five units or more), or one unit, whichever is greater, are made accessible for and marketed to persons with mobility impairments and that an additional 2% of the total project's units or one unit, whichever is greater, are made accessible for and marketed to persons with visual or hearing impairments. The project owner is responsible for the reasonable costs of any alterations necessary to accommodate an eligible tenant.

As the State actively encourages new housing opportunities for persons with disabilities, DHCR/HTFC's funding process includes rating and ranking criteria to increase opportunities for affordable, accessible housing for a variety of populations. The rating and ranking allows applicants proposing a housing project or program which targets persons with special needs to be eligible for scoring points to set-aside units for persons with disabilities. This set-aside includes 15% or more of the total project's units and allows owners to reserve units outside of the application system, thereby providing access to units that may have otherwise been included in a lottery system.

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Beginning in the 2008 funding round, DHCR/HTFC included a scoring incentive which provided maximum points for applicants exceeding 5% of the total projects units as fully accessible, move-in ready for persons with a mobility impairment and 2% of the units as fully accessible, move-in ready for persons who have a hearing or vision impairment to 10% and 4% respectively.

These enhanced criteria were continued in 2009 with a number of applicants taking advantage of the point incentive. Of the total awards announced in July 2009, approximately 70% met, or exceeded the 5% and 2% criteria and more than 50% met or exceeded the 10% and 4% criteria. The 2009 awards are creating more than 400 fully accessible units for persons with mobility, hearing or vision impairments.

People with Developmental Disabilities

Estimate of number of persons with developmental disabilities:

Using a widely accepted NYS population projection from the 2006, U.S. Census Bureau of 19,306,183 and a developmental disabilities prevalence rate of 1.58% based on a large, national health survey (see MR/DD Brief April 2000 from Research and Training Center on Community Living, University of Minnesota); there are an estimated 305,000 New Yorkers with a developmental disability.

Description of housing and non-housing needs of people with developmental disabilities

Over the last four decades a large institutional system (nearly 28,000 residents in 1968) has been dismantled by the New York State Office of Mental Retardation and Developmental Disabilities (OMRDD) and only 1,528 remained as of March 31, 2009. Most of the remaining residents reside in special units designed to address very challenging behavior. Along with institutional decline there has been an emergence of a vast, statewide system of community services, with a range of residential, day and family support options. OMRDD has reduced the average size of the homes in its community residential system, reflecting the desirability of delivering services in smaller and more individualized settings. OMRDD has, through the Home and Community-based Services (HCBS) waiver, expanded day services and paved the way for more individualized supports for the people we serve.

Please see Exhibit 10 below which describes the number of individuals with developmental disabilities currently living in an institutional setting and those who left in 2009.

EXHIBIT 10
Individuals with Developmental Disabilities Living in an Institutional Setting
Those Who Left in 2009 and Projected to Leave in 2010

Type of Setting	Current Census	Left in 2009*	Projected to Leave in 2010
Developmental Center**	434	132	50
Special Populations	1,018	95	54
Total	1,452	227	104
Nursing Facilities	1,258	234	68
Private Schools	539	44	32
Specialty Hospital	61	1	0
Other Institutional Settings	1,858	279	100

* Left in 2009 represents people who have permanently moved from the institutional setting to a less restrictive setting; deaths are not included. Data provided by DFAS, Budget Office and Information Management Solutions

**Current census figure includes Small Residential Units (19)

The decline of institutional living was accompanied by the creation, one home at a time, of a large,

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statewide network of community programs of various types. Community residential services have grown nearly 500%, from enrollment of 6,182 in 1975 to 36,122 in 2008. Over this period, the community sector added nearly 30,000 residential opportunities, significantly more than necessary to meet the demands of shrinking and closing institutions. These opportunities were created to address the desire of people with developmental disabilities and their families for a long-term living arrangement apart from the family home.

Requests for all types of residential opportunities within the OMRDD system continue at a steady pace. Although the total demand for residential services cannot be met immediately, the Executive Budget funds supports and services that foster greater independence and choice, as well as limited resources that can support more traditional capital intensive supports and services. OMRDD, in collaboration with its various stakeholders, will continue to prioritize access to these limited new opportunities, through a fair and equitable process.

Some non-housing needs include:

- In home Residential Habilitation
- Home Care/Home Maker
- Recreation
- Transportation
- Adult/Childcare (during working hours/after school)
- Respite (day/evening)
- Respite (overnight)
- Adaptive Equipment
- Environmental Modifications

Persons with Alcohol or Other Drug Addictions

The New York State Office of Alcoholism and Substance Abuse Services (OASAS) is an active member of New York's Most Integrated Setting Coordinating Council (MISCC), the entity responsible for ensuring that people with disabilities have meaningful access to housing, employment, transportation and other support services that maximize integration into communities of choice and maximize positive quality of life for individuals and families. The MISCC Housing Committee is led by the New York State Division of Housing and Community Renewal (DHCR). These over-arching goals are fully compatible with OASAS' commitment to developing and maintaining a Recovery Oriented System of Care which includes not only traditional prevention services focused on youth and traditional treatment services focused on adults, but also now includes a wide range of recovery services focused on all life stages.

There are three elements that are essential for long-term successful recovery:

- (1) a personal program of recovery (often involving active membership in Twelve Step and/or faith-based organizations);
- (2) safe and affordable permanent housing; and
- (3) stable employment at a living wage.

Given these two compatible perspectives --- maximizing community integration for persons with disabilities, and building a recovery-oriented system of care for persons with substance use problems --- OASAS develops, funds, and monitors both **Transitional Supportive Housing** (with expected lengths of stay (LOS) less than 24 months) and **Permanent Supportive Housing** (with expected lengths of stay of two years duration or more). See Exhibit 11 below.

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EXHIBIT 11
OASAS-certified Long-term Residential Treatment Programs

Program Type	Number of Programs	Number of beds	Type of Setting	Level of Integration
Intensive Residential – LOS = one year	88 programs	6,948 beds	Congregate – all services in program	50-300 bed facilities – low integration
Halfway House – LOS = 6 months	83 programs	1,918 beds	Congregate – services in community	12-24 bed facilities – medium integration
Supportive Living – LOS = one year	36 programs	952 beds	Scatter-site, small clusters – services in community	Apartments – high community integration
TOTAL	207 programs	9,818 beds		

NOTES:

- Three-quarters of all Intensive Residential beds serve NYC residents. Approximately 500 beds are specialized programs for women and their children, and 500 beds are specialized residential programs partially funded by HUD-SHP homeless grants. There are no major expansions planned for this program type, with the exception of an additional 25 to accommodate Drug Law Reform mandated referrals to begin in 2010.
- Three-quarters of all Halfway House beds serve residents living beyond NYC and Long Island. Approximately 300 beds are specialized programs for women and women and their children. A total of 100 new beds are in development for Long Island, which currently has an inventory of less than 50 beds.
- Over 95% of all Supportive Living beds serve residents living beyond NYC and Long Island. Approximately 100 beds are specialized programs for women and their children (small clusters of apartments in one building).

OASAS Permanent Supportive Housing (PSH) Programs primarily serve individuals and families who are currently homeless (New York/New York III), began their current course of treatment and/or recovery when homeless (Shelter Plus Care), or are at high risk of becoming homeless (Upstate PSH program). The newest OASAS housing “brand” --- the Re-Entry PSH program --- is designed for Parolees and persons being diverted from prison through the Drug Law Reforms of 2009. Full details of OASAS PSH program development are found in the **Homeless Section** of this Report.

Persons Living with HIV/AIDS and their Families

Estimate of number of persons living with HIV/AIDS and their families:

The New York State Department of Health’s Bureau of AIDS Epidemiology reports that, as of December 31, 2007 (the most recent date for which data are obtainable), there were 113,282 persons in New York State living with HIV/AIDS. Approximately 81.8% (92,661) of these persons live in New York City, with the balance (20,621) living throughout the rest of the state.

Research indicates that over 50% of all persons living with HIV/AIDS will require housing assistance at some point during their illness.

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Description of supportive housing needs of persons living with HIV/AIDS and their families

Due to new medications used to treat AIDS, the death rate of those living with HIV/AIDS has declined dramatically. However, this fortunate turn of events has resulted in an increased need for housing resources. Many persons with HIV/AIDS are living on Supplemental Security Income (SSI) or receive public assistance while awaiting determination of SSI eligibility. They lack the income necessary to pay Fair Market Rents. In addition, many persons living with HIV/AIDS require supportive services, such as home health care, case management, substance abuse and mental health evaluation and treatment, transportation, childcare, and other services. Supportive housing programs offer the combination of housing and supportive services needed by persons living with HIV/AIDS to maintain their health.

New York City's HIV/AIDS Services Administration (HASA), currently provides housing assistance to approximately 20,000 persons living with HIV/AIDS and their families. According to a New York City HIV/AIDS Housing Needs Assessment funded by the New York City Department of Health and Mental Hygiene's Office of AIDS Policy administered by the Postgraduate Center for Mental Health, an estimated 10,000 to 14,000 additional units of housing assistance will be needed in New York City to meet the needs of persons living with HIV/AIDS.

Elsewhere in the State, it is estimated that an additional 6,000 to 9,000 housing units with supportive services will be needed by persons living with HIV/AIDS. Most of this need can be met through the provision of rental assistance subsidies coupled with supportive services. For this reason, New York State has allocated most of its Housing Opportunities for Persons with AIDS (HOPWA) funding to tenant-based rental assistance and supportive services.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

Section 91.315(e) Non-Housing Community Development Needs

“(1) If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State’s priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program.”

Overview

The State of New York is actively engaged in a variety of activities aimed at addressing non-housing community development needs statewide for the betterment of New York’s communities. Through the funding and/or services provided by several New York State agencies, non-housing community development activities are undertaken at both the State and local levels of government

The Office of Community Renewal

NYS CDBG funds played a vital role in addressing housing and non-housing community development needs in New York’s smaller and rural communities. Based on the demand for NYS CDBG funding for non-housing community development activities, significant funding was awarded for activities such as public infrastructure, public facilities and economic development activities.

Exhibit 12 below illustrates the demand for NYS CDBG funds for non-housing community development activities for Program Year 2006-2009.

EXHIBIT 12
NYS CDBG Funding Requests and Awards
Non-housing Community Development Activities
2006- 2009
[in millions]

CATEGORY	REQUESTS		AWARDS	
	Amount	Number	Amount	Number
TOTAL PUBLIC INFRASTRUCTURE/FACILITIES	113,691,305	240	43,161,090	93
Water	50,551,412	103	18,523,287	41
Sewer	38,960,960	78	14,065,678	29
Community Facilities/Other	24,177,933	59	10,572,125	23
ECONOMIC DEVELOPMENT- Microenterprise Competitive Round (2006-2008)*	13,851,300	40	7,220,500	22
ECONOMIC DEVELOPMENT- Open Round	75,228,863	171	50,111,363	107
GRAND TOTAL	202,771,468	451	100,492,953	222

* In 2009, the Microenterprise program was moved from the Competitive Round to the Open Round Economic Development Program.

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**HUD TABLE 2B
NON-HOUSING COMMUNITY
DEVELOPMENT PRIORITY NEEDS**

Priority Needs	Dollars to Address Unmet Priority Need
PUBLIC FACILITY NEEDS (projects)	13,605,808
Community Facilities/Other	13,605,808
INFRASTRUCTURE	56,923,407
Water	32,028,125
Sewer	24,895,282
ECONOMIC DEVELOPMENT	31,748,300
Economic Development Assistance	25,117,500
Microenterprise Assistance	6,630,800
TOTAL ESTIMATED DOLLARS NEEDED	102,277,515

As illustrated in Exhibit 12 (NYS CDBG Funding Requests and Awards) and HUD Table 2B (Non-housing Community Development Priority Needs) there is a significant unmet need for non-housing community development throughout New York. The percentage of unmet need is greater than 52% for public infrastructure and facilities projects. The unmet need for microenterprise activities is 48% and for economic development projects the unmet need is 33%. The overall unmet need for NYS CDBG non-housing community development is 50%.

Other Non-housing Community Development Agencies

In preparation of this plan, members of the National Affordable Housing Act (NAHA) Task Force and Partnership Advisory Council (PAC) were consulted, representing various state agencies and not-for-profit organizations that provide funding and/or services which address non-housing community development needs. In addition, various state agency websites were reviewed for information that may contribute to the non-housing needs of New York and a New York State county submitted its Consolidated Plan which outlines and represents some of the needs of New York's most rural communities.

- **Environmental Facilities Corporation (EFC)**

The New York State Environmental Facilities Corporation (EFC) plays a major role in the progress of preserving and protecting our environment. The Environmental Facilities Corporation is a public benefit corporation which partners with communities statewide in carrying out important environmental infrastructure projects. The impact of the EFC is especially visible through its largest programs, the Clean Water State Revolving Fund and the Drinking Water State Revolving Fund (SRF's), which provide low-cost financing and technical assistance to both municipal and eligible private customers for environmental infrastructure projects that improve water quality. Although one of the primary funders, EFC is also the coordinator of the New York State Water and Sewer Infrastructure Co-Funding Initiative, this initiative is a coordinated multi-agency approach to allow communities access to all of the State and federal resources available for water and sewer projects. As costs of construction increase, the Co-Funding Initiative provides coordination of the increasingly competitive funding that is available.

The increasing demand for public funding for water and sewer projects propelled the New York State Clean Water and Drinking Water SRF Programs to reach almost \$2 billion in total financing

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between 2006 and 2008. Since the establishment of these funds, EFC has provided \$15.2 billion in financing to 1,863 projects.

In addition to financing for wastewater and drinking water projects, EFC also provides tax-exempt and taxable revenue bonds to help finance these projects. Some of these funding sources include the Clean Vessel Assistance Program, Pipeline for Jobs Program, Environmental Farm Assistance & Resource Management, Beginning Farmer and Industrial Finance, and Small Business Environmental Assistance Program.

- **Developmental Disabilities Planning Council (DDPC)**

New York State, through the Developmental Disabilities Planning Council (DDPC), supports many service areas for individuals and families including, personal assistance, day programs, recreation, technology and transportation, which are provided by State agencies. Over many years the Developmental Disabilities service system has successfully increased its emphasis on providing services in the community for persons with developmental disabilities particularly in the areas of community involvement, employment, and recreation.

The DDPC has developed its grant programs in direct response to concerns and ideas voiced by their consumers, families, service providers, policy makers, and other professionals. As a result of their contacts with these entities, the DDPC has identified several areas where there is an unmet need for services. Areas where service is lacking and funding is needed include the following:

- preparedness of first responders and emergency personnel
- promotion of inclusive recreational opportunities
- facilitation of inclusive congregations
- increase of assistive technology
- development of direct support workforce issues and needs and promotion of employment opportunities
- support of self-determination approaches
- support for parents with disabilities and support for the children with parents with disabilities
- support for the aging developmental disability population and their caregivers
- support of cross-system approaches that engage people with their communities

The above represent the unmet non-housing needs as identified by the Developmental Disabilities Planning Council. Although funding may be available for some these needs, the amount of funding is insufficient to address all of the above.

- **Office of Mental Retardation and Developmental Disabilities (OMRDD)**

The New York State Office of Mental Retardation and Developmental Disabilities (OMRDD) serves persons throughout New York State who have developmental disabilities by assisting those with developmental disabilities to live richer lives by fully participating in the communities within which they reside. OMRDD has identified several areas of unmet needs for the population which they serve. Although some funding is available to address these needs, the amount of funding available does not fully address the needs, and there is a gap in the following areas:

- in home residential habilitation
- home care
- availability and accessibility of recreation facilities

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- availability of transportation systems
 - adult Care and Childcare facilities and systems
 - respite care both overnight and day time
 - availability of adaptive equipment
 - affordability of environmental modification
- **Department of Labor (DOL)**
The New York State Department of Labor (NYSDOL) oversees New York's workforce development system under the Workforce Investment Act and under the American Recovery and Reinvestment Act of 2009. Priority for services is given to customers who meet low income guidelines promulgated under the Workforce Investment Act, which includes persons who are:
 - In a family that receives cash assistance through a government program based on need such as [Supplemental Security Income \(SSI\)](#), [Temporary Assistance for Needy Families \(TANF\)](#), or General Assistance;
 - Eligible for [Food Stamps](#) (or have been eligible in the past 6 months);
 - Homeless;
 - In government sponsored foster care; or
 - Have annual gross income that does not exceed the current Lower Living Standard Income Level (LLSIL) Guidelines limits. Income is determined by looking at income for the six months prior to making application and multiplying by two.

In 2009, NYSDOL awarded \$15 million in competitive grants to 44 entities Statewide to provide emerging and transitional worker training to 3,665, and awarded \$5 million to 24 entities Statewide to provide training services to 1,737 disconnected youth. However, these programs are but one component of the aggregate need. Supportive services are often crucial in enabling jobseekers to participate. Barriers to participation include: limited English language skills; a lack of funding for training materials and related equipment; a need for reliable childcare services; a lack of reliable transportation and others.

Under the Workforce Investment Act, a provision exists for Supportive Services which typically include assistance with housing, transportation and child care. Services for youth expand these categories and can include linkages to community services, referrals to medical services, and funding for training materials, uniforms and tools. There is also a provision for Needs Related Payments, which provide financial assistance to enable individuals to participate in training. These payments are intended to prevent individuals from refusing or abandoning training due to unmet living expenses.

- **AIDS Institute**
The AIDS Institute is a division under the New York State Department of Health. The AIDS Institute provides leadership to alleviate the human toll of the HIV/AIDS epidemic through programs, policies and partnerships that exemplify compassion and empower individuals, communities and institutions.

In order to assess the greatest needs of its service population, the AIDS institute held regional listening forums for clinicians, consumers, and non-clinical health and human service providers.

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These forums resulted in the development of a report that outlined the unmet needs of its service population. The following is a summary of the needs identified:

Prevention

- enhanced education and outreach including social marketing, public service announcements, and outreach targeted to marginalized populations
- expanded and integrated HIV testing and STD services with other public health prevention activities. Barriers to testing include limited funding for test kits, limited shelf life of test kits, and competing priorities in emergency departments
- increased harm reduction, particularly the need for additional syringe exchange programs and increased availability of buprenorphine

Health Care

- need to increase the number of clinicians who are HIV Specialists
- increase the coverage of AIDS Drug Assistance Program (ADAP)
- integrated testing, better data for monitoring and planning services, and coordinated treatment for HIV and Hepatitis C
- increase access to dental services for persons with HIV
- increase access to mental health services including substance abuse services
- increase the number of Long Term Care beds available to persons living with HIV/AIDS
- increase the Treatment Adherence support and specialized treatment adherence for substance users and persons with mental illness

Supportive Services

- increase transportation systems in every region of the state to encompass both clinical and supportive services
 - improve Case Management services to incorporate culture and linguistic differences.
 - increase the access to Food and Nutrition services
 - increase access to substance use-related services
 - increase the availability of legal and advocacy services
 - increase translation and interpretation services for those who speak a foreign language or those living with a disability ((e.g., hearing impaired, or visually impaired)
- **New York State Office of Mental Health (OMH)**

The New York State Office of Mental Health provides assistance to persons with mental health issues through recovery programs. Through OMH's 2009-2013 Statewide Comprehensive Plan for Mental Health Services, the agency outlines the needs of the mental health communities as well as the goals of the agency to meet those needs.

Through their comprehensive plan OMH discusses the impacts that the current economic conditions have on providing decent and affordable care for its beneficiaries. OMH has identified the following goals in assisting in the recovery of persons with mental health needs:

- Improve the public health outcomes, wellness, and resiliency of all New Yorkers through an effective public and provider education function.
- Improve outcomes for children with serious emotional disturbance and adults with serious mental illness through the use of proven, effective treatments.

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- Reduce the burden of illness through strengthened ties with the scientific and consumer communities engaged in basic, clinical and services research.
 - Improve the quality of mental health services currently available to all children with serious emotional disturbance and all adults with serious mental illness.
 - Increase access to appropriate and effective services, with an emphasis on access for vulnerable and/or underserved populations.
 - Improve the capacity of State and Local governments to achieve agency goals.
 - Increase State and Local accountability for improvements in access to services, quality and appropriateness of services, and cost of services.
- **Empire State Development (ESD)**
Empire State Development (ESD) is New York State's primary economic development agency, responsible for retaining and creating jobs and generating billions of dollars for local and state economies. ESD provides the most knowledgeable and professional level of assistance and service to businesses in order to encourage economic investment and prosperity in New York State.

New York State's economy has struggled in some areas. The recent national and global financial meltdown has at least temporarily damaged the critically important financial sector in New York City (as many as 100,000 jobs in the financial sector may be lost by 2012). New York City's financial sector contributes a significant share of the revenues that support government in New York City and the State as a whole. The following are some of the primary issues identified by ESD that impact the economic conditions on New York's residents.

- Erosion of the manufacturing base that traditionally supported the vitality of many small communities, small cities and upstate metropolitan areas.
- Increase in service sector jobs that are frequently at lower pay scales with fewer benefits and growth opportunities.
- Inability to attract and retain highly trained and skilled labor force participants suffering economically from net out-migration. This includes difficulty in attracting and holding people such as doctors and other critically important health care workers.
- Need for increased public safety, adequate and affordable housing stock and other real estate resources, and maintenance of a desirable quality of life despite increasing population densities.
- Assure that infrastructure systems can accommodate and reinforce population and economic growth without costly delays and energy-wasting congestion.
- Need for identifying, retaining and enhancing critical economic assets despite fierce domestic and international competition on cost, quality of life and labor force issues.

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- In ability to maintain and create sufficient economic opportunity and overall community attractiveness to successfully attract and retain highly skilled labor forces challenges many upstate small communities and metropolitan areas.
- Need to accommodate, support and gain advantages from an aging population.
- Need to identify, preserve and enhance critically important economic assets including agricultural and other resource-related businesses and related opportunities, manufacturing and service businesses and educational and research institutions.

In order to address the above, the following are ESD goals which represent the greatest area of unmet economic development needs:

- Create conditions that encourage work, investment in physical and human capital, and entrepreneurship.
- Position New York State businesses to participate fully in the global economy.
- Grow and enhance a skilled workforce ready to meet the demands of the New Economy.
- Invest in the state's transportation, energy and communications infrastructures to support economic growth while protecting the environment.
- Nurture the development of new technologies, ensuring that New York State remains a leader in innovation and commercialization.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – LEAD-BASED PAINT HAZARDS

Section 91.305(e) Lead-based Paint Hazards

“The plan must estimate the number of housing units within the state that are occupied by low-income or moderate income families that contain lead-based paint hazards, as defined by this part.”

Overview

The U.S. Centers for Disease Control and Prevention (CDC) calls childhood lead poisoning “the most common environmental disease of young children”. Lead-based paint is the principal source of lead in the home. Lead poisoning most often occurs when persons breathe lead contaminated paint dust or ingest lead contaminated paint chips. Young children are most at risk because they are more likely to chew on contaminated surfaces or ingest contaminated chips through hand-to-mouth activity. Among young children, the risks are even greater for those whose families are poor because they are more likely to live in older, more dilapidated housing where peeling and chipping lead-based paint may be within their reach.

In 1978, the U.S. Consumer Products Safety Commission banned the residential use of paint containing more than 0.06% lead (New York City acted earlier, banning lead-based paint in 1960). However, there are still an estimated 38 million pre-1978 dwellings nationwide that contain lead-based paint, and an estimated 24 million have deteriorated lead-based paint and dust and/or soil hazards. Many New York households continue to live in units where lead paint hazards exist.

Lead Poisoning in New York State

New York State has made significant gains in the prevention, early identification and effective management of childhood lead poisoning. The State and Local Health Departments, in collaboration with a wide range of partners, are working to continue the positive trends through the development and implementation of effective public health strategies.

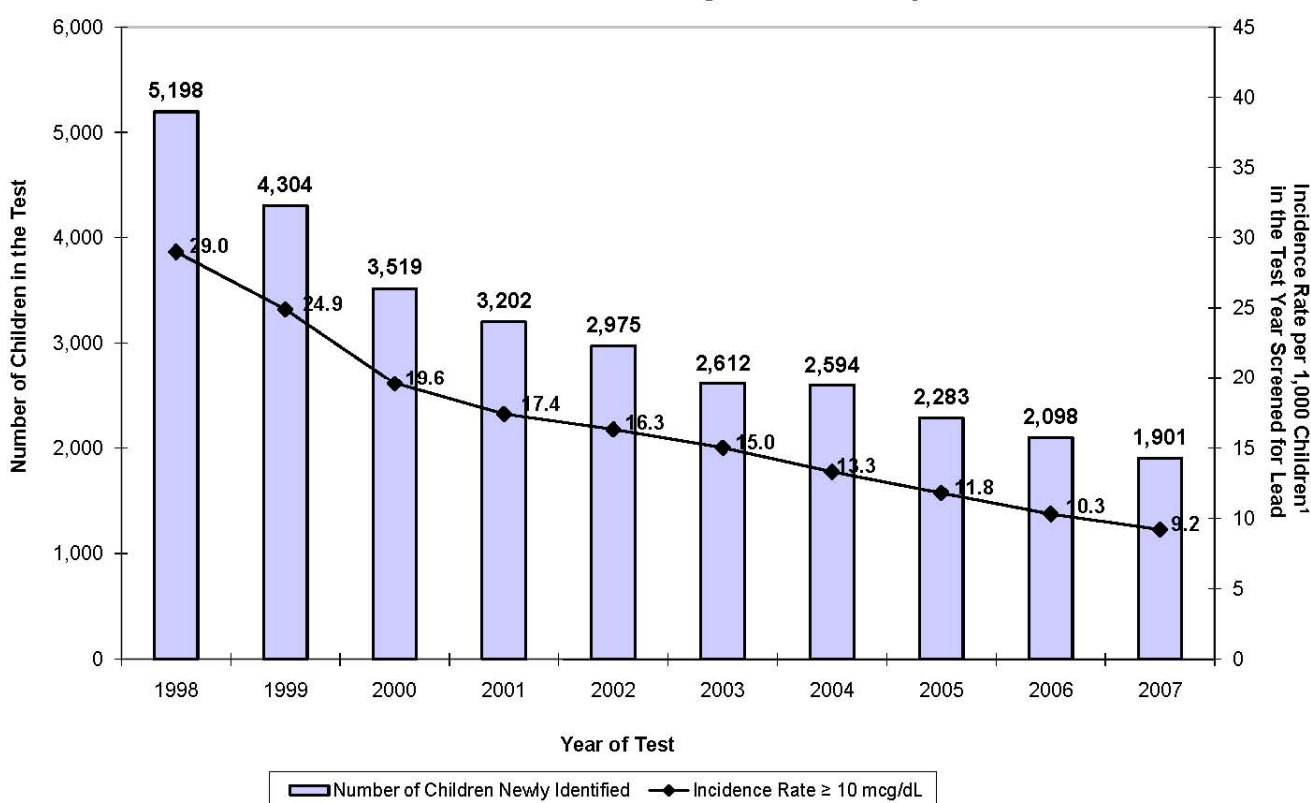
The incidence of elevated blood lead levels (EBLLs) among children under age six years is steadily declining across all blood lead level (BLL) categories. Incidence data reflect new cases of lead poisoning and first identified within a given year end data show the dramatic improvement in both the number and percent of children identified with confirmed BLLs ≥ 10 mcg/dL, the current definition of lead poisoning established by the CDC. In 1998, 5,198 children less than six years of age were newly identified with BLLs ≥ 10 mcg/dL, compared to 1,901 children in 2007. This represents a striking 63.4 percent decline in the number of children with EBLLs since 1998. A 68.3 percent decrease in the rate of incidence of lead poisoning was observed over the same time period, from 29.0 per 1,000 children tested in 1998 to 9.2 per 1,000 children tested in 2007.

Exhibit 13 below shows the total number and rate of children under age six years newly identified with BLLs ≥ 10 mcg/dL by year of testing. In 2007, a total of 1,901 children were newly identified with BLLs ≥ 10 mcg/dL, corresponding to an incidence rate of 9.2 per 1,000 children tested for blood lead in that year (0.92 percent of children tested).

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – LEAD-BASED PAINT HAZARDS

EXHIBIT 13:

Figure 3: Incidence of Blood Lead Levels ≥ 10 mcg/dL Among Children Under Age Six Years; 1998 to 2007 Blood Lead Test Data New York State Excluding New York City



¹ Incidence Rate: Total number of children under age six years identified for the first time with confirmed BLLs ≥ 10 mcg/dL divided by the total number of children under age six that had lead tests in that given year, multiplied by 1,000.

The prevalence of elevated blood lead levels among children under age six years continues to decline. Prevalence data reflect both new and ongoing cases of lead poisoning. Trend data show a significant improvement in both the total number and percentage of children under age six years with BLLs ≥ 10 mcg/dL in NYS. In 1998, 10,155 children less than six years of age had BLLs ≥ 10 mcg/dL compared to 2,947 children in 2007, representing a 71.0 percent decline. A 73.7 percent decrease in prevalence rates was observed over the past seven years; from 53.3 per 1,000 children tested in 1998 to 14.0 per 1,000 children tested in 2007.

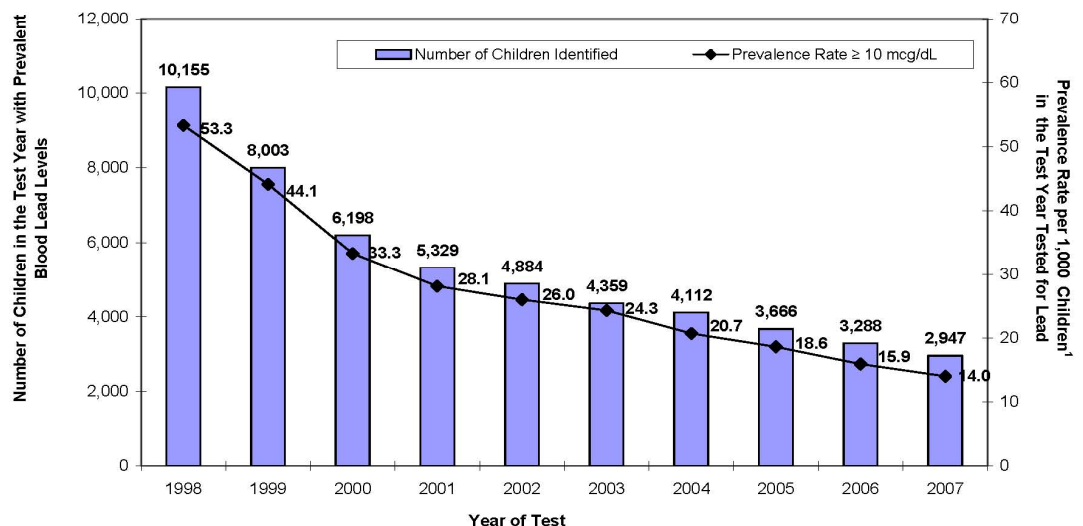
Exhibit 14 below shows the total number and rate of BLLs ≥ 10 mcg/dL among children under age six years for each year between 1998 and 2007. In 2007, a total of 2,947 children had BLLs ≥ 10 mcg/dL, corresponding to a prevalence rate of 14.0 per 1,000 children tested (1.4 percent of

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 NEEDS ASSESSMENT – LEAD-BASED PAINT HAZARDS

children tested). These measures include children who were newly identified with EBLs in each of these years as well as those who were first identified with EBLs in previous years and continued to have EBLs on follow up testing during the year assessed. Because prevalence data include both incident and follow-up cases, they are higher than incident data for the same year shown in Exhibit 13.

EXHIBIT 14:

**Figure 4: Prevalence of Blood Lead Levels ≥ 10 mcg/dL Among Children Under Age Six Years; 1998 to 2007 Blood Lead Test Data
New York State Excluding New York City**



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Childhood Lead Poisoning Prevention Efforts

Despite substantial progress, childhood lead poisoning remains a major problem, both in New York State and across the nation. There are several key risk factors for lead exposure and lead poisoning, including number of age, race, poverty/socioeconomic status, age of housing stock and immigrant population. According to the 2006-2008 American Community Survey, New York State there are 1.2 million children under age five and 21.1 percent of related children under five live in poverty. Over 16 percent of the State's population is African-American and over 24 percent of the population was born outside of the United States. New York State has the fourth

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highest percentage of housing stock built prior to 1940 in the Nation at 34.6 percent.

Lead poisoning prevention programs cannot solely rely on taking action to minimize children's further exposure to lead after a blood-lead test identifies a child as having an elevated blood lead level (EBLL). Housing-based primary prevention involves taking action to prevent children's exposure to lead before any harm is done by eliminating lead hazards and promoting improvements in the state's housing stock. Primary prevention complements other public health secondary prevention activities, including blood-lead screening and testing to identify elevated blood-lead levels (EBLL) and coordination of follow-up services for children with lead poisoning.

New York State Childhood Lead Poisoning Primary Prevention Program (CLPPPP)

In 2007, the State dedicated \$3 million in new State funding to the New York State Department of Health (DOH), with help from their partners at DHCR, to undertake a never-before-tried primary prevention initiative. Legislation added a new subdivision 3 to PHL § 1370-a, creating the CLPPPP as a pilot program (Pilot). Specifically, the amendment required DOH to “identify and designate a zip code in certain counties with significant concentrations of children identified with elevated blood lead levels for purposes of implementing a pilot program to work in cooperation with local health officials to develop a primary prevention plan for each such zip code identified to prevent exposure to lead based paint.” In granting DOH authority to designate zip codes as “areas of high risk,” the amended statute permitted DOH as well as local health departments (LHDs) to adopt a proactive approach to reducing children’s exposure before harm occurred.

Childhood lead poisoning varies greatly across the state. Recent DOH reports indicate that the majority of new EBLL cases outside of New York City resided in seven upstate counties: **Albany, Erie, Monroe, Oneida, Onondaga, Orange, and Westchester**. These LHDs in the eight counties (treating the five counties within New York City for these purposes as a single county) with the highest number of annual incident cases of lead poisoning among children under age six received funding in Year One of the Pilot. Collectively, these eight counties accounted for 79 percent of all known EBLL cases between 2005 and 2007. In 2008, Governor David A. Paterson proposed, and the NYS Legislature committed, an additional \$1.9 million dollars for Pilot, bringing the total funded amount for Year Two to approximately \$5 million. This increased the funding allocated to the eight renewing grantees, and provided funds for four new grantees: **Broome, Chautauqua, Dutchess, and Schenectady Counties**. In 2009, based on the promising results of the Pilot, Governor Paterson successfully sought to make the Pilot permanent under an amendment to PHL § 1370-a(3) and funding was further increased to \$7.7 million. With the addition of three new grantees in 2009-10 (**Niagara, Rensselaer, and Ulster Counties**), 15 grantees will implement a housing-based primary prevention initiative. By November 2009, the Initiative has visited a cumulative total of 5,510 units and cleared 775 of all identified interior or exterior LBP hazards since inception (October 2007).

Governor’s Task Force on the Prevention of Childhood Lead Poisoning

In June 2009, Governor Paterson issued Executive Order No. 21 to establish the Governor's Task Force on the Prevention of Childhood Lead Poisoning. The establishment of the Task Force was part of Governor Paterson’s continuing effort to address New York State’s childhood lead poisoning problem. The Task Force, comprised of representatives from 14 State Entities and Executive Chamber staff, was asked to consider, among other relevant matters, the following housing-related factors when making recommendations for the development and implementation of a coordinated strategy to reduce childhood exposure to lead:

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- “the feasibility of measures to ensure that public housing and housing supported by State assistance are free of lead-based paint hazards prior to occupancy by a child under six years of age;”
- “how to ensure that housing renovations performed with public funding include lead-base paint hazard remediation;”
- “how to educate the owners, lessors and tenants of residential real property as to the importance of allowing access to authorized inspectors for purposes of identifying the presence of conditions conducive to lead poisoning;” and
- “how to encourage and/or mandate the use of lead-safe work practices in the renovation and maintenance of pre- 1978 housing by real property owners and by persons and entities engaged in the construction industry.”

The Task Force was charged with issuing a preliminary report to Governor Paterson and to the New York State Advisory Council on Lead Poisoning Prevention (Advisory Council) on or before November 30, 2009. The report provides nine enhancements to current State agency activity that would aid in preventing childhood lead poisoning. See Appendix XXX for the report.

(http://www.health.state.ny.us/environmental/lead/exposure/childhood/task_force/docs/2009_preliminary_report.pdf)

A final report is due to be issued to Governor Paterson and the Advisory Council by November 30, 2010. The report will include the Task Force's findings and recommendations.

NEW YORK STATE

CONSOLIDATED PLAN 2011-2015

MARKET ANALYSIS

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

MARKET ANALYSIS – GENERAL CHARACTERISTICS

Section 91.310 (a) General Characteristics

“Based on data available to the State, the plan must describe the significant characteristics of the state’s housing markets (including such aspects as the supply, demand and condition and cost of housing).”

OVERVIEW

This section of the New York State Consolidated Plan provides a brief description of the housing markets in the State. These descriptions rely upon direct housing indicators, such as housing supply and demand, affordability, cost and availability. Also included are measures which provide background as to economic conditions found in the State’s housing markets, such as demographic trends, labor statistics and residential construction activity.

New York State has been affected by an upsurge in home foreclosures. The incidence of foreclosure varies greatly by region. The foreclosure crisis, which has affected all economic groups in the State, is highlighted in this section of the Consolidated Plan.

In creating its **Statewide Affordable Housing Needs Study (Housing Needs Study) and Housing Needs Study Regional Reports (Regional Reports)** by holding a series of regional focus meetings, the New York State Division of Housing and Community Renewal (DHCR) used the ten regional boundaries established by the New York State Empire State Development Corporation (ESDC) - with minor adjustments to the Long Island and Mid-Hudson Regions. The regional boundaries in this Consolidated Plan will also be based on those used in the Housing Needs Study and Regional Reports. Although the regions are diverse in their social, demographic, housing and economic trends, the counties that are grouped into regions share certain inherent and innate characteristics which lend themselves to the aggregations developed by ESDC.

The tables within this section are based on data from the 1990 and 2000 U.S. Census, as well as the 2006-2008 American Community Survey (ACS). While the U.S. Census Bureau supports comparisons made between the ACS data and the Decennial Census data, users are cautioned due to the differences between the two data sets. Thus, there may be some specific outliers that are noted when comparing demographic and housing characteristics across these data sets, i.e. percent of housing built before 1940. Two of the differences are listed below:

- Reference Period: the Census is a point-in-time estimate, while the ACS estimate accumulates 12 months of surveys for a calendar year estimate (the 2006-2008 ACS estimates describe the average characteristics over the 36-month period of January 2006 through December 2008).
- Residency Rules: the Census uses a “usual residence” rule (where a person lives or stays most of the time), while the ACS considers a person a resident of an area if they are staying there two or more months when contacted.

Information from DHCR’s Housing Needs Study and Regional Reports is used in the text to supplement the data.

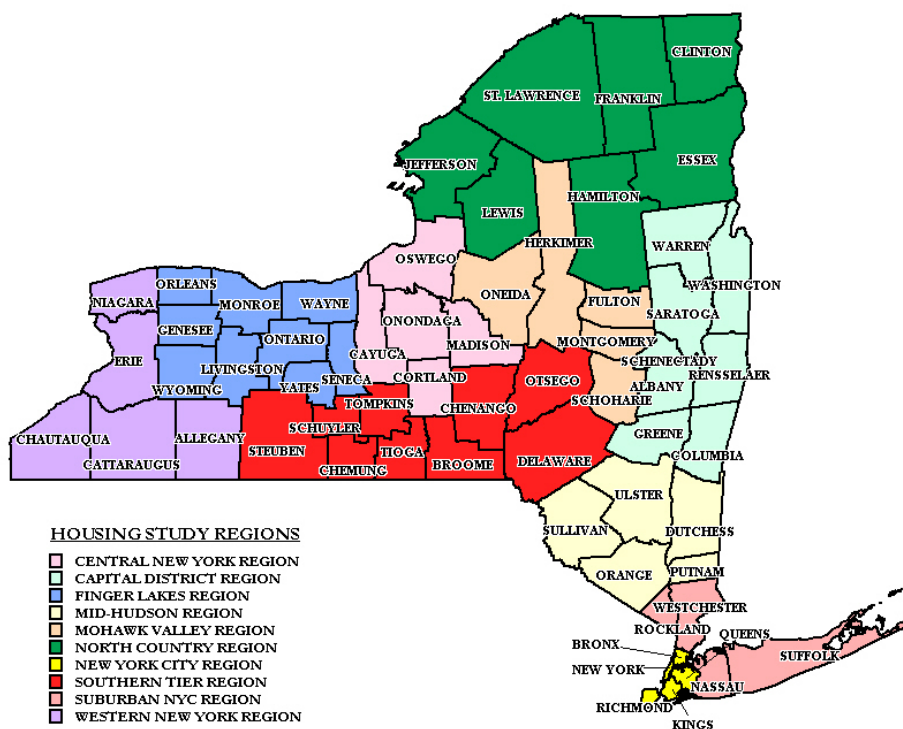
HOUSING AND ECONOMIC TRENDS

New York State

New York State is comprised of 62 counties. As stated above, these counties are combined into ten

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 MARKET ANALYSIS – GENERAL CHARACTERISTICS

regions for this Consolidated Plan and include the Capital District, Central New York, Finger Lakes, Mid-Hudson, Mohawk Valley, New York City, New York City Suburban, North Country, Southern Tier and Western New York. An overview of each of these regions will follow this statewide summary.



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**EXHIBIT 15A
New York State
Demographic Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Population	17,990,455	18,976,457	19,428,881
Median Age	36.1	35.9	37.7
Median Household Income	\$32,965	\$43,393	\$55,401
Percent of Individuals Below Poverty Level	12.7%	14.6%	13.8%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

New York State's population grew eight percent (1,438,426) from the 1990 U.S. Census to the 2006-2008 ACS. According to Cornell University's Program on Applied Demographics (Cornell Demographics), the State's population is expected to grow by 1.3 percent (19,617,941 to 19,876,073) from 2010 to 2015, the years covered by this Consolidated Plan. The State's population aged 60 and up is expected to grow by 8.8 percent and comprise 19.7 percent of the population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age of State residents increased by 1.6 years from 36.1 to 37.7.

Median household income in the State increased by 68.1 percent (\$22,436) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in New York State living below poverty level rose during this timeframe by 8.7 percent, increasing from 12.7 to 13.8 percent.

**EXHIBIT 15B
New York State
Housing Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	35.7%	31.2%	34.6%
Percent of Owner Occupied Housing Units*	52.2%	53.0%	55.6%
Percent of Renter Occupied Housing Units*	47.8%	47.0%	44.4%

*Percentage based on occupied units only.

The percent of owner occupied housing units in the State increased from 52.2 percent to 55.6 percent between the 1990 U.S. Census and the 2006-2008 ACS. According to the DHCR Housing Needs Study, the percent of owner occupied units is much higher in rural and suburban areas, while renter occupied units are predominate in the large cities. New York State also has one of the oldest housing stocks in the nation, with over one-third of its housing built prior to 1940.

According to the DHCR Housing Needs Study, the following statewide affordable housing and community development needs were raised by focus group meeting participants:

Housing Quality and Stock

Quality Affordable Rental Units: There is a need for rehabilitation and modernization funds for the existing rental housing stock. There is also a need for affordable/workforce housing education and outreach and zoning reform to encourage the development of additional affordable rental housing units.

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MARKET ANALYSIS – GENERAL CHARACTERISTICS

Aged Housing Stock: There is a need for rehabilitation and modernization funds for aged housing stock which has been subject to significant disinvestment.

Preservation and Rehabilitation of Units: There is a need for additional funding for repairs or upgrades to modernize and preserve owner occupied and rental housing.

NIMBY Opposition: There is a need to educate local officials, planning and school boards and community members about the benefits of affordable housing developments in order to mitigate NIMBY opposition.

Affordability

Housing for Very Low- Income Households: There is a need for safe, decent and affordable housing and living wage jobs for residents earning 30 percent or less of area median income (AMI).

Affordable Homeownership: There is a need for first- time homebuyer programs, living wage jobs that can support homeownership and “next generation” housing for young adults.

Other Housing Costs: There is a need for increased funding for the Weatherization Assistance Program and a utility cost assistance program which would assist homeowners and renters with housing-related costs. (Note: The DHCR Housing Needs Study was published prior to the American Recovery and Reinvestment Act, which provided the agency with \$394 million in Weatherization stimulus funding.)

Foreclosure: There is a need for increased funding for foreclosure prevention services including pre- and post- purchase counseling, as well as emergency funds for those in the throes of foreclosure.

Special Needs/Supportive Housing

Senior Housing: Funding is needed to create rental housing for seniors, along with supportive services, sited close to support systems and public transportation. To meet the needs of senior homeowners, additional funding for home repairs and accessibility modifications is needed.

Homelessness: There is a need for emergency shelters, particularly in rural communities, as well as additional funding for existing emergency shelters.

Supportive Service Delivery: There is a need for timely and effective partnerships between those who develop affordable housing and those who provide social services to individuals and families living in affordable housing developments.

Rural Needs

Small Developments: There is a need for further investment in and reformation of DHCR’s Small Projects Initiative in order to address the feasibility of such developments.

Manufactured Homes (Mobile Homes): There is a need for a statewide mobile home replacement program that would focus on replacement rather than rehabilitation and recognize the financial burdens that new homeowners may face. (Note: In the 2010 Unified Funding Round, DHCR rolled-out a new initiative known as the Manufactured Home Replacement Initiative (MHRI). MHRI targets \$5 million in NYS HOME Program funds for the replacement of dilapidated owner occupied mobile and manufactured homes that are sited on land owned by the homeowner with new ENERGY STAR Qualified manufactured housing.)

Urban Needs

Vacant Residential Units: Funding is needed for vacant property rehabilitation and demolition.

Targeted Neighborhood Revitalization: There is a need for targeted revitalization efforts for blighted neighborhoods.

The 2007-2009 national recession, the longest and most severe recession since the 1930s, has significantly impacted New York State’s economy. According to the New York State Division of the

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MARKET ANALYSIS – GENERAL CHARACTERISTICS

Budget, though the State recession began nearly eight months after the nation as a whole, it is both catching up quickly and likely to last longer.

According to the New York State Department of Labor (NYDOL), the State experienced a decline in nonfarm employment between March 2009 and March 2010 of 1.3 percent or 112,700 jobs. Employment in the Securities and Commodity Contracts sector, which was implicitly associated with the national recession, experienced a job contraction of 12.0 percent or 14,800 jobs between March 2009 and March 2010.

The annual average unemployment rate in New York increased from 4.5 percent in 2007 to 8.4 percent in 2009.

Capital District Region

The Capital District Region is comprised of eight counties: Albany, Columbia, Greene, Rensselaer, Saratoga, Schenectady, Warren and Washington.

EXHIBIT 16A
Capital District Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	1,003,844	1,029,927	1,059,726
Median Age	31.3	37.5	39.1
Median Household Income	\$32,541	\$43,120	\$55,975
Percent of Individuals Below Poverty Level	8.4%	9.4%	10.1%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Capital District Region's population grew by 5.6 percent (55,882) from the 1990 U.S. Census to the 2006-2008 ACS. Despite this region-wide increase in residents over the period, each of the Region's three largest cities, Albany, Schenectady and Troy, experienced a decline in their populations; 10.5 percent (10,571) for the City of Albany, 5.6 percent (3,652) for the City of Schenectady and 13 percent (7,040) for the City of Troy.

According to Cornell Demographics, the Region's population is expected to increase by 0.5 percent (1,061,162 to 1,066,991) from 2010 to 2015. Saratoga County, the fastest growing county in the Region, will see an increase in population of 3.7 percent (222,048 to 230,307). The Capital District Region's population aged 60 and up is expected to grow by 10.7 percent and comprise 22.6 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Capital District Region increased by 7.8 years from 31.3 to 39.1.

Median household income in the Region increased by 72 percent (\$23,434) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 20.2 percent, increasing from 8.4 to 10.1 percent. The DHCR Housing Needs Study Capital District Regional Report states that the poverty rates in the Region's largest cities are higher than that found in the balance of their respective counties. According to the 2006-2008 ACS, the percent of individuals living below the poverty level is 25.3 percent in Albany, 20.8 percent in

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Schenectady and 21.4 percent in Troy.

**EXHIBIT 16B
Capital District Region
Housing Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	36.9%	31.7%	32.6%
Percent of Owner Occupied Housing Units*	65.1%	65.7%	67.3%
Percent of Renter Occupied Housing Units*	34.9%	34.3%	32.7%

*Percentage based on occupied units only.

The Region's housing stock is primarily comprised of owner occupied units, hovering around 65 percent since the 1990 U.S. Census. Contrarily, in the Cities of Albany, Schenectady and Troy, the homeownership rates are much lower. According to the 2006-2008 ACS, the homeownership rates are 40.9, 50 and 41.6 percent, respectively.

According to the DHCR Housing Needs Study Capital District Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Smaller rental housing: small affordable rental projects in rural communities with eight to twelve units for families and seniors.

Affordable homeownership: affordable homeownership opportunities that match the economic realities of the existing populace.

Vacant property rehabilitation and demolition: rehabilitate, preserve or demolish vacant and blighted properties.

Senior housing: funding for repairs and accessibility upgrades of senior owner occupied homes to enable seniors and the frail elderly to age in place.

Very low- income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

According to the NYSDOL, the Albany-Schenectady-Troy Metropolitan Statistical Area (MSA) (including Albany, Rensselaer, Saratoga, Schenectady and Schoharie Counties) experienced a decline in nonfarm employment from March 2009 to March 2010 of 1.5 percent or 6,700 jobs. During this same period, the number of nonfarm jobs in the Glens Falls MSA (including Warren and Washington Counties) increased by 1.2 percent or 600 jobs. In Columbia County, nonfarm employment declined by 3.0 percent or 400 jobs and in Greene County the nonfarm employment increased by 2.8 percent or 400 jobs, respectively.

The annual average unemployment rate for the Capital District increased from 4.1 percent in 2007 to 7.0 percent in 2009.

Note: NYSDOL data includes Schoharie County in the Albany-Schenectady-Troy MSA, although Schoharie is not included in the Capital District Region, but is part of the Mohawk Valley Region.

Central New York Region

The Central New York Region is comprised of five counties: Cayuga, Cortland, Madison, Onondaga and Oswego.

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**EXHIBIT 17A
Central New York Region
Demographic Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Population	791,140	780,716	772,640
Median Age	29.8	36.1	40.1
Median Household Income	\$30,488	\$39,415	\$49,028
Percent of Individuals Below Poverty Level	10.1%	12.3%	12.9%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Central New York Region's population fell by 2.3 percent (18,500) from the 1990 U.S. Census to the 2006-2008 ACS. According to Cornell Demographics, the Region's population is expected to decline by 1.7 percent (763,236 to 750,065) from 2010 to 2015. The Central New York Region's population aged 60 and up is expected to grow by 8.3 percent and comprise 21 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Central New York Region increased by 10.3 years from 29.8 to 40.1.

Median household income in the Region increased by 60.8 percent (\$18,540) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 27.7 percent, increasing from 10.1 to 12.9 percent. According to the 2006-2008 ACS, the percent of individuals living below poverty level in the City of Syracuse (Onondaga County), the Region's largest city, is 29.4 percent.

**EXHIBIT 17B
Central New York Region
Housing Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	35.7%	31.2%	31.0%
Percent of Owner Occupied Housing Units*	66.6%	67.4%	68.9%
Percent of Renter Occupied Housing Units*	33.4%	32.6%	31.1%

*Percentage based on occupied units only.

The Region's housing stock is primarily comprised of owner occupied units. The percent of owner occupied housing units increased from 66.6 percent to 68.9 percent from the 1990 U.S. Census to the 2006-2008 ACS. Contrarily, in the City of Syracuse, the homeownership rate is much lower. The 2006-2008 ACS indicates that the homeownership rate is 41.1 percent.

According to the DHCR Housing Needs Study Central New York Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Very low- income housing: rental opportunities for those being priced out of the rental market or living in substandard housing.

Economic development opportunities: employment opportunities with living wages.

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Emergency and transitional housing: emergency shelters, transitional housing and supportive services for the homeless population, including those suffering from mental illness or physical disabilities and youth aging out of foster care.

According to the NYSDOL, the Syracuse MSA (including Madison, Onondaga and Oswego Counties) experienced a decline in nonfarm employment between March 2009 and March 2010 of 1.1 percent or 3,400 jobs. In Cayuga and Cortland Counties, nonfarm employment declined by 1.6 percent or 400 jobs and 0.5 percent or 100 jobs, respectively.

The annual average unemployment rate in the Central New York Region increased from 4.5 percent in 2007 to 8.1 percent in 2009.

Finger Lakes Region

The Finger Lakes Region is comprised of nine counties: Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates.

EXHIBIT 18A
Finger Lakes Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	1,161,470	1,199,588	1,191,862
Median Age	30.0	36.5	38.8
Median Household Income	\$33,628	\$43,643	\$51,502
Percent of Individuals Below Poverty Level	9.3%	10.3%	12.6%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Finger Lakes Region's population grew by 2.6 percent (30,392) from the 1990 U.S. Census to the 2000 U.S. Census. However, from the 2000 U.S. Census to the 2006-2008 ACS, the Region's population declined by 0.6 percent (7,726). This is the only region in the State where such fluctuation occurred.

According to Cornell Demographics, the Region's population is expected to decline by 0.5 percent (1,192,638 to 1,187,062) from 2010 to 2015. Ontario and Yates are the only counties in the Region where the population will increase - nearly two percent in each County. The Finger Lakes Region's population aged 60 and up is expected to grow by 9.9 percent and comprise 21.2 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Finger Lakes Region increased by 8.8 years from 30 to 38.8.

Median household income for the Region increased by 53.2 percent (\$17,874) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 35.5 percent, increasing from 9.3 to 12.6 percent. According to the 2006-2008 ACS, the percent of individuals living below poverty level in the City of Rochester (Monroe County), the Region's largest city, is 29.4 percent.

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MARKET ANALYSIS – GENERAL CHARACTERISTICS

EXHIBIT 18B Finger Lakes Region Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	35.4%	31.8%	32.5%
Percent of Owner Occupied Housing Units*	68.5%	68.8%	70.6%
Percent of Renter Occupied Housing Units*	31.5%	31.2%	29.4%

*Percentage based on occupied units only.

The Region's housing stock is primarily comprised of owner occupied units, hovering around 69 percent since the 1990 U.S. Census. Contrarily, in the City of Rochester, the homeownership rate is much lower (42.5 percent per the 2006-2008 ACS).

According to the DHCR Housing Needs Study Finger Lakes Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Housing plan: County-wide housing plans and need assessments including funding for such a study or studies.

Emergency Shelters: emergency shelters and services for the homeless population, including homeless youth.

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Very low- income housing: rental opportunities for those being priced out of the rental market or living in substandard housing.

Low- income housing with services: rental opportunities for families with support services, including after school care, job training and social services activities.

USDA Rural Housing Services 515 Program preservation funds: capital improvements and repairs for 515 projects.

Larger units: three or more bedrooms rental opportunities for families.

Foreclosure prevention: funding for foreclosure prevention programs.

According to the NYSDOL, the Rochester MSA (including Livingston, Monroe, Ontario, Orleans and Wayne Counties) experienced a decline in nonfarm employment between March 2009 and March 2010 of 1.4 percent or 6,800 jobs. In Genesee, Seneca, and Wyoming Counties, the number of nonfarm jobs declined by 0.5 percent or 100 jobs, 0.9 percent or 100 jobs and 2.3 percent or 300 jobs, respectively. Yates County was the only county in the Region to experience job growth of 1.4 percent or 100 jobs.

The annual average unemployment rate in the Finger Lakes Region increased from 4.6 percent in 2007 to 7.9 percent in 2009

Mid-Hudson Region

The Mid-Hudson Region is comprised of five counties: Dutchess, Orange, Putnam, Sullivan and Ulster.

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EXHIBIT 19A
Mid-Hudson Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	885,631	968,977	1,025,813
Median Age	29.5	36.5	37.5
Median Household Income	\$39,459	\$51,199	\$64,682
Percent of Individuals Below Poverty Level	7.4%	9.7%	9.9%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Mid-Hudson Region's population grew by 15.7 percent (139,182) from the 1990 U.S. Census to the 2006-2008 ACS. According to the DHCR Housing Needs Study Mid-Hudson Regional Report, the Mid-Hudson Region depends to a great extent on employment opportunities in New York City and has seen a large in-migration of residents from this area.

Cornell Demographics projects that the Region's population will increase by 3.6 percent (1,056,824 to 1,095,059) from 2010 to 2015. Orange County, the fastest growing county in the Region, will see an increase in population of 5.4 percent (390,743 to 411,911). The Mid-Hudson Region's population aged 60 and up is expected to grow by 13.3 percent and comprise 19.3 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Mid-Hudson Region increased by eight years from 29.5 to 37.5.

Median household income in the Region increased by 63.9 percent (\$25,223) between the 1990 U.S. Census and the 2006-2008 ACS. According to the DHCR Housing Needs Study Mid-Hudson Regional Report, this wage growth may be attributable to the large in-migration of high wage earners from outside the Region. During this same timeframe, the percent of individuals in the Region living below the poverty level rose by 33.8 percent, increasing from 7.4 to 9.9 percent. According to the 2006-2008 ACS, the percent of individuals living below poverty level in the City of Newburgh, the largest city in Orange County, is 22.4 percent.

EXHIBIT 19B
Mid-Hudson Region
Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	27.2%	23.0%	23.5%
Percent of Owner Occupied Housing Units*	69.7%	69.3%	71.4%
Percent of Renter Occupied Housing Units*	30.3%	30.7%	28.6%

*Percentage based on occupied units only.

The Region's housing stock is primarily comprised of owner occupied units, hovering around 70 percent since the 1990 U.S. Census. Contrarily, in the City of Newburgh, the homeownership rate is much lower. The 2006-2008 ACS indicates that the homeownership rate in the City of Newburgh is 33.2 percent.

According to the DHCR Housing Needs Study Mid-Hudson Regional Report, the following affordable

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housing and community development needs were raised by focus group meeting participants:

Affordable/workforce housing education and outreach: funding for effective education and outreach tools for local officials and residents.

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Mixed income development: flexible funding to allow for mixed income development.

Very low- income housing: rental opportunities for those being priced out of the rental market or living in substandard housing.

Foreclosure prevention: funding for foreclosure prevention including intensive counseling.

Living wage jobs: employment opportunities within the Region that offer wages that would align with rising home prices and rents.

According to the NYSDOL, the Poughkeepsie-Newburgh-Middletown MSA (including Dutchess and Orange Counties) experienced a decline in nonfarm employment between March 2009 and March 2010 of 1.7 percent or 4,100 jobs. During this same period, nonfarm employment in the Kingston MSA (Ulster County) and Sullivan County declined by 0.7 percent or 400 jobs and 1.6 percent or 400 jobs, respectively.

The annual average unemployment rate in the Poughkeepsie-Newburgh-Middletown MSA increased from 4.2 percent in 2007 to 7.7 percent in 2009. During this same timeframe, the annual average unemployment rate for the Kingston MSA increased from 4.4 percent in 2007 to 7.7 percent in 2009, and the annual average unemployment rate for Sullivan County increased from 5.3 percent in 2007 to 8.7 percent in 2009.

Note: NYSDOL data includes Putnam County in the Putnam-Rockland-Westchester area, although Putnam is not included in the New York City Suburban Region, but is part of the Mid-Hudson Region.

Mohawk Valley Region

The Mohawk Valley Region is comprised of five counties: Fulton, Herkimer, Montgomery, Oneida and Schoharie.

EXHIBIT 20A
Mohawk Valley Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	454,664	436,259	429,541
Median Age	32.0	38.5	40.1
Median Household Income	\$25,469	\$34,771	\$44,580
Percent of Individuals Below Poverty Level	11.6%	12.7%	14.0%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Mohawk Valley Region's population fell by 5.5 percent (25,123) from the 1990 U.S. Census to the 2006-2008 ACS. Oneida County, the Region's most densely populated county, lost approximately 7.7 percent (19,218) of its population during this same period. The City of Utica (Oneida County), the Region's largest city, lost approximately 12.6 percent (8,650) of its population.

According to Cornell Demographics, the Region's population is expected to decline by 2.7 percent

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(419,470 to 407,988) from 2010 to 2015. Oneida County will see a decrease in population of 3.3 percent (224,536 to 217,075). The Mohawk Valley Region's population aged 60 and up is expected to grow by six percent and comprise 24.9 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Mohawk Valley Region increased by 8.1 years from 32 to 40.1.

Median household income in the Region increased by 75 percent (\$19,111) between the 1990 U.S. Census and the 2006-2008 ACS. During this same timeframe, the percent of individuals in the Region living below the poverty level rose 20.7 percent, increasing from 11.6 to 14 percent. According to the 2006-2008 ACS, the percent of individuals living below the poverty level in the City of Utica is 28.6 percent.

EXHIBIT 20B
Mohawk Valley Region
Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	46.7%	40.2%	39.6%
Percent of Owner Occupied Housing Units*	67.6%	69.0%	68.6%
Percent of Renter Occupied Housing Units*	32.4%	31.0%	31.4%

*Percentage based on occupied units only.

The Region's housing stock is comprised primarily of owner occupied units, remaining around 68 percent since the 1990 U.S. Census. In contrast, in the City of Utica, the homeownership rate is much lower. The 2006-2008 ACS indicates that the homeownership rate is 45.9 percent.

According to the DHCR Housing Needs Study Mohawk Valley Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Competent property management firms: property management firms which can competently manage the Region's rental housing stock.

Safe, decent and affordable rental units: rental units of decent quality that would be available to the Region's Section 8 voucher holders.

According to the NYSDOL, the Utica-Rome MSA (including Herkimer and Oneida Counties) experienced an increase in nonfarm employment between March 2009 and March 2010 of 0.3 percent or 400 jobs. During this same period, nonfarm employment declined by 1.1 percent or 200 jobs in Fulton County and 0.5 percent or 100 jobs in Montgomery County.

The annual average unemployment rate in the Mohawk Valley Region increased from 4.8 percent in 2007 to 8.0 percent in 2009.

Note: NYSDOL data includes Schoharie County in the Albany-Schenectady-Troy MSA, although Schoharie is not included in the Capital District Region, but is part of the Mohawk Valley Region.

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New York City Region

New York City is comprised of five counties: Bronx, Kings, New York, Queens and Richmond.

EXHIBIT 21A
New York City Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	7,322,564	8,008,278	8,308,163
Median Age	30.6	34.1	36.1
Median Household Income	\$29,805	\$38,398	\$52,077
Percent of Individuals Below Poverty Level	19.3%	21.2%	18.6%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The New York City Region is the most densely populated region of the State; 42.8 percent of the State's population resides there. New York City's population grew by 13.5 percent (985,599) from the 1990 U.S. Census to the 2006-2008 ACS.

According to Cornell Demographics, the Region's population is expected to increase by three percent (8,471,617 to 8,722,952) from 2010 to 2015. Queens and Richmond Counties are expected to see the largest population increases during this timeframe, four percent and 6.5 percent, respectively. The population aged 60 and up is expected to grow by 9.1 percent and comprise 17.6 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for New York City increased 5.5 years from 30.6 to 36.1.

Median household income for New York City increased by 74.7 percent (\$22,272) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in New York City living below the poverty level fell during this timeframe by 3.6 percent, decreasing from 19.3 to 18.6 percent. According to the 2006-2008 ACS, the poverty levels across New York City vary by county; from a low of 9.6 percent in Richmond to a high of 27.8 percent in the Bronx.

EXHIBIT 21B
New York City Region
Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	40.9%	36.1%	42.9%
Percent of Owner Occupied Housing Units*	28.6%	30.2%	34.0%
Percent of Renter Occupied Housing Units*	71.4%	69.8%	66.0%

*Percentage based on occupied units only.

New York City has a significantly lower homeownership rate than that found in other regions of the State, remaining under 35 percent since the 1990 U.S. Census. The City's housing stock is primarily comprised of renter occupied units (66 percent per the 2006-2008 ACS).

According to the NYSDOL, New York City experienced a decline in nonfarm employment between March 2009 and March 2010 of 1.4 percent or 53,000 jobs.

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The annual average unemployment rate in New York City increased from 4.9 percent in 2007 to 9.5 percent in 2009. The Bronx had the highest annual average unemployment rate, increasing from 6.6 percent in 2007 to 12.2 percent in 2009.

New York City Suburban Region

The New York City Suburban Region is comprised of four counties: Nassau, Rockland, Suffolk and Westchester.

EXHIBIT 22A
New York City Suburban Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	3,749,553	3,964,125	4,110,929
Median Age	31.2	37.4	39.8
Median Household Income	\$50,951	\$67,286	\$86,444
Percent of Individuals Below Poverty Level	4.9%	6.6%	6.0%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

According to the DHCR Housing Needs Study New York City Suburban Region Regional Report, the Region is the most densely populated area in the State outside of New York City. The Region's population grew by 9.6 percent (361,376) from the 1990 U.S. Census to the 2006-2008 ACS.

Cornell Demographics projects that the Region's population will grow by one percent (4,153,047 to 4,194,011) from 2010 to 2015. Nassau is the only county in the Region where the population will decrease (0.6 percent or 8,545). The New York City Suburban Region's population aged 60 and up is expected to grow by eight percent and comprise 20.4 percent of the Region's population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the New York City Suburban Region increased by 8.6 years from 31.2 to 39.8.

Median household income in the Region increased by 69.7 percent (\$35,493) between the 1990 U.S. Census and the 2006-2008 ACS. According to the DHCR Housing Needs Study New York City Suburban Region Regional Report, Westchester County has the highest area median income in the State and one of the highest in the nation (\$105,300 – HUD, 2009). The percent of individuals in the Region living below poverty level rose during this timeframe by 22.4 percent, increasing from 4.9 to six percent. According to the 2006-2008 ACS, the percent of individuals living below poverty level in the City of Yonkers (Westchester County), the Region's largest city, is 13.1 percent.

EXHIBIT 22B
New York City Suburban Region
Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	21.0%	18.5%	19.0%
Percent of Owner Occupied Housing Units*	74.5%	74.5%	77.2%
Percent of Renter Occupied Housing Units*	25.5%	25.5%	22.8%

*Percentage based on occupied units only.

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The Region's housing stock is primarily comprised of owner occupied units. The percent of owner occupied housing units increased from 74.5 percent to 77.2 percent from the 1990 U.S. Census to the 2006-2008 ACS; the highest owner occupied housing rate of any region in the State. Contrarily, in the City of Yonkers, the homeownership rate is much lower at 48.1 percent according to the 2006-2008 ACS.

According to the DHCR Housing Needs Study New York City Suburban Region Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Next generation housing: rental and homeownership opportunities for 18 to 34 year old young adults who are being priced out of the rental market and homeownership opportunities.

Foreclosure prevention: foreclosure prevention funding including intensive counseling.

Mixed use and mixed income development: flexible funding to allow for mixed use and mixed income development, particularly in downtown areas.

Zoning reform: zoning reforms at the local municipal level which would facilitate affordable housing development.

Suburban community programs: housing and community development programs which meet the needs of a mature suburban community, including programs that target low- income communities in high- income counties.

Rent administration: capital improvements and repairs of rent stabilized projects and appropriate DHCR enforcement.

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Very low- income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

According to the NYSDOL, the Nassau-Suffolk Metropolitan Division experienced a decline in nonfarm employment between March 2009 and March 2010 of 0.4 percent or 4,900 jobs. In the Putnam-Rockland-Westchester area, nonfarm employment declined by 3.2 percent or 17,900 jobs.

The annual average unemployment rate in the Nassau-Suffolk Metropolitan Division increased from 3.8 percent in 2007 to 7.1 percent in 2009. The annual average unemployment rate in the Putnam-Rockland-Westchester area increased from 3.7 percent in 2007 to 7.0 percent in 2009.

Note: NYSDOL data includes Putnam County in the Putnam-Rockland-Westchester area, although Putnam is not included in the New York City Suburban Region, but is part of the Mid-Hudson Region.

North Country Region

The North Country Region is comprised of seven counties: Clinton, Essex, Franklin, Hamilton, Jefferson, Lewis and St. Lawrence.

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**EXHIBIT 23A
North Country Region
Demographic Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS**
Population	424,653	425,871	N/A
Median Age	29.0	35.4	35.9
Median Household Income	\$24,962	\$33,937	\$43,285
Percent of Individuals Below Poverty Level	13.1%	14.3%	15.3%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

**Data does not include Hamilton County.

The North Country Region's population grew by 0.3 percent (1,218) from the 1990 U.S. Census to the 2000 U.S. Census. Cornell Demographics projects that the Region's population is expected to decline by 0.8 percent (426,120 to 422,520) from 2010 to 2015, The North Country Region's population aged 60 and up is expected to grow by 9.7 percent and comprise 20.7 percent of the Region's population in 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the North Country Region increased by 6.9 years from 29 to 35.9.

Median household income in the Region increased by 73.4 percent (\$18,323) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 16.8 percent, increasing from 13.1 to 15.3 percent. According to the DHCR Housing Needs Study North Country Regional Report, the Region's median household income is the lowest of any region in the State and the poverty level is the highest of any region in the State.

**EXHIBIT 23B
North Country Region
Housing Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS**
Percent of Total Housing Units Built Before 1940	41.3%	35.1%	35.9%
Percent of Owner Occupied Housing Units*	66.3%	68.3%	68.2%
Percent of Renter Occupied Housing Units*	33.7%	31.7%	31.8%

*Percentage based on occupied units only.

**Data does not include Hamilton County.

The Region's housing stock is primarily comprised of owner occupied units, hovering around 68 percent since the 2000 U.S. Census.

According to the DHCR Housing Needs Study North Country Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Very low- income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

Emergency housing: emergency shelters and services for the homeless population, including substance abusers, those suffering from mental illness, single mothers and young adults.

Code enforcement for rentals: County-wide code enforcement to address the quality standards of rental properties.

Rehabilitation and modernization funds for existing housing stock: capital improvements and

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repairs of both homeowner and rental properties.

Staff capacity: additional staff needed for grant writing, research, legal assistance, etc. in order to fully address housing issues.

According to the NYSDOL, nonfarm employment declined for every county in the Region between March 2009 and March 2010: 4.3 percent or 1,500 jobs in Clinton, 2.1 percent or 300 jobs in Essex, 2.6 percent or 500 jobs in Franklin, 5.6 percent or 100 jobs in Hamilton, 3.1 percent or 200 jobs in Lewis and 2.9 percent or 1,200 jobs in St. Lawrence. In Jefferson County, nonfarm employment remained unchanged.

The annual average unemployment rate in the North Country Region increased from 5.6 percent in 2007 to 9.1 percent in 2009.

Southern Tier Region

The Southern Tier Region is comprised of nine counties: Broome, Chemung, Chenango, Delaware, Otsego, Schuyler, Steuben, Tioga and Tompkins.

EXHIBIT 24A
Southern Tier Region
Demographic Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Population	731,049	718,973	N/A
Median Age	30.8	37.0	38.1
Median Household Income	\$27,145	\$35,639	\$44,699
Percent of Individuals Below Poverty Level	11.9%	13.4%	14.3%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

**Data does not include Schuyler County.

The Southern Tier Region's population fell by 1.7 percent (12,076) from the 1990 U.S. Census to the 2000 U.S. Census. The Region is home to the City of Binghamton (Broome County), which experienced a more profound population decrease of 10.6 percent during this same timeframe.

According to Cornell Demographics, the Region's population is expected to decrease by 1.9 percent (699,738 to 686,488) from 2010 to 2015. In contrast, Otsego County's population is expected to increase by one percent (547) and Tompkins County's population is expected to increase by 0.3 percent (318). The Southern Tier Region's population aged 60 and up is expected to grow by 7.1 percent and comprise 23.2 percent of the population by 2015.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Southern Tier Region increased by 7.3 years from 30.8 to 38.1.

Median household income in the Region increased by 64.7 percent (\$17,554) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 20.2 percent, increasing from 11.9 to 14.3 percent. According to the 2006-2008 ACS, the percent of individuals living below poverty level in the City of Binghamton is 23.7 percent.

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EXHIBIT 24B Southern Tier Region Housing Characteristics

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	39.8%	35.4%	35.6%
Percent of Owner Occupied Housing Units*	68.6%	68.6%	68.5%
Percent of Renter Occupied Housing Units*	31.4%	31.4%	31.5%

*Percentage based on occupied units only.

**Data does not include Schuyler County.

The Region's housing stock is primarily comprised of owner occupied housing units, hovering around 68 percent since the 1990 U.S. Census. Conversely, the 2006-2008 ACS indicates that the homeownership rate for the City of Binghamton is much lower at 48.1 percent.

According to the DHCR Housing Needs Study Southern Tier Regional Report, the following affordable housing and community development needs were raised by focus group meeting participants:

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowner and rental properties.

Very low- income housing: rental opportunities for those who are being priced out of the rental market or living in substandard housing.

Transportation in rural communities: public transportation to serve residents in rural areas of the Region.

Affordable homeownership: affordable homeownership opportunities which match the economic realities of the existing populace.

Economic development opportunities: employment opportunities with living wages.

Senior housing: rental housing for seniors.

Diverse housing stock: increased housing stock and options, including condominiums and townhomes, which meet current and future housing needs.

Mixed use and mixed income development: flexible funding to allow for mixed use and mixed income development.

According to the NYSDOL, from March 2009 to March 2010, the Binghamton MSA (including Broome and Tioga Counties) experienced a decline in nonfarm employment of 2.3 percent or 2,600 jobs. The number of nonfarm jobs also declined in Chemung by 0.5 percent or 200 jobs, in Chenango by 1.8 percent or 300 jobs, in Delaware by 2.4 percent or 400 jobs, in Otsego by 0.8 percent or 200 jobs, in Schuyler by 2.2 percent or 100 jobs and in Steuben by 2.3 percent or 900 jobs. In the Ithaca MSA (Tompkins County), nonfarm employment remained unchanged.

The annual average unemployment rate in the Southern Tier Region increased from 4.5 percent in 2007 to 8.1 percent in 2009.

Western New York Region

The Western New York Region is comprised of five counties: Allegany, Cattaraugus, Chautauqua, Erie and Niagara.

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**EXHIBIT 25A
Western New York Region
Demographic Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Population	1,465,887	1,443,743	1,391,421
Median Age	31.8	37.9	39.7
Median Household Income	\$27,337	\$37,523	\$45,599
Percent of Individuals Below Poverty Level	12.0%	12.3%	14.1%*

*Percentage of households whose income in the 12 months before data collection was below the federal poverty level.

The Western New York Region's population fell by 5.1 percent (74,466) from the 1990 U.S. Census to the 2006-2008 ACS.

Cornell Demographics projects that the Region's population is expected to decline by 2.3 percent (1,375,465 to 1,343,855) from 2010 to 2015. The Western New York Region's population aged 60 and up is expected to grow by six percent and comprise 22.9 percent of the population by 2015. According to the DHCR Housing Needs Study Western New York Regional Report, as young adults continue to leave the Region, senior residents make up a larger proportion of the populace, causing the Region to age much faster than the nation as a whole.

A comparison of the 1990 U.S. Census and the 2006-2008 ACS shows that the median age for the Western New York Region increased by 7.9 years from 31.8 to 39.7.

Median household income in the Region increased by 66.8 percent (\$18,262) between the 1990 U.S. Census and the 2006-2008 ACS. The percent of individuals in the Region living below poverty level rose during this timeframe by 17.5 percent, increasing from 12 to 14.1 percent. According to the DHCR Housing Needs Study Western New York Regional Report, the poverty rates in the Region's largest cities, Buffalo and Niagara Falls, are higher than that found in the balance of their respective counties. The Report also states that according to U.S. Census figures, Buffalo is the third poorest city in the nation. The 2006-2008 ACS found that 29.9 percent of Buffalo's population is living below poverty level compared to 20.8 percent in Niagara Falls.

**EXHIBIT 25B
Western New York Region
Housing Characteristics**

	1990 Census	2000 Census	2006 – 2008 ACS
Percent of Total Housing Units Built Before 1940	39.7%	33.8%	36.7%
Percent of Owner Occupied Housing Units*	65.6%	67.2%	67.7%
Percent of Renter Occupied Housing Units*	34.4%	32.8%	32.3%

*Percentage based on occupied units only.

The Region's housing stock is primarily comprised of owner occupied units. The percent of owner occupied housing units increased from 65.6 percent to 67.7 percent from the 1990 U.S. Census to the 2006-2008 ACS. Contrarily, in the Cities of Buffalo and Niagara Falls, the homeownership rate is much lower at 42.9 percent and 57.5 percent, respectively, according to the 2006-2008 ACS.

According to the DHCR Housing Needs Study Western New York Regional Report, the following

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affordable housing and community development needs were raised by focus group meeting participants:

Rehabilitation and modernization funds for existing housing stock: capital improvements and repairs of both homeowners and rental properties.

Vacant property rehabilitation and demolition: rehabilitate, preserve or demolish vacant blighted properties; funds for acquisition, substantial rehabilitation and re-sale program as an additional activity carried out by Community Housing Development Organizations.

Very low- income housing: rental opportunities for those who are being priced out of rental market or living in substandard housing.

Affordable homeownership: affordable homeownership opportunities which match the economic realities of the existing populace.

Economic development opportunities: employment opportunities with living wages and company sponsored fringe benefits.

Transportation in rural communities: public transportation to serve residents in rural areas of the Region.

According to the NYSDOL, the Buffalo-Niagara Falls MSA (Erie and Niagara Counties) experienced a decline in nonfarm employment between March 2009 and March 2010 of 0.9 percent or 4,900 jobs. In Allegany, Cattaraugus and Chautauqua Counties, the number of nonfarm jobs declined by 0.6 percent or 100 jobs, 0.6 percent or 200 jobs and 2.2 percent or 1,200 jobs, respectively.

The annual average unemployment rate in the Western New York Region increased from 4.9 percent in 2007 to 8.4 percent in 2009.

Some key findings from Exhibits 15A – 25B include:

- From the 1990 U.S. Census to the 2006-2008 ACS, the Capital District, Mid-Hudson, New York City and New York City Suburban Regions are the only regions in the State that have experienced population growth.
- From the 1990 U.S. Census to the 2006-2008 ACS, median age increased across all regions.
- According to the 2006-2008 ACS, the Capital District, Mid-Hudson, New York City and New York City Suburban Regions have the highest median household income in the State (\$55,975, \$63,682, \$52,077 and \$86,444, respectively).
- The largest cities (urban centers) in every region of the State have higher poverty rates than that found in the balance of their respective counties or regions. In the New York City Region, Bronx County has the highest poverty rate. (Note: The North Country Region does not have an urban center.)
- Every region of the State is primarily comprised of owner occupied housing units, with the exception of the New York City Region. According to the 2006-2008 ACS, 66 percent of the occupied housing units were renter occupied. Also, urban centers in every region of the State also have higher renter occupied housing units than that found in the balance of their respective counties or regions.
- The DHCR Housing Needs Study identified several statewide housing needs, such as rehabilitation and modernization funds for existing housing stock, very low- income housing, affordable homeownership and senior housing; however, housing needs unique to rural and urban areas were identified as well. The rural needs that were identified are small rental developments and manufactured housing, while urban needs were vacant residential units and targeted neighborhood revitalization.

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RESIDENTIAL CONSTRUCTION ACTIVITY

Over the past several years the national housing market has experienced a rapid upturn and subsequent downturn. Residential construction has a profound impact on the national and state economy. According to the National Association of Home Builders' Report on the Impact of Home Building and Remodeling on the U.S. Economy, "residential construction-including the building of new structures as well as the remodeling of existing ones-has direct, positive impacts on the U.S. economy." According to a recent New York Times article, "the housing market's epic boom early this decade has turned into an epic bust whose effects may take years to shake off."

New York State has experienced a decline in residential construction employment in recent years. According to the NYSDOL, 40,300 persons were employed in "Residential Building Construction" in March of 2010. This represents a 9.8 percent decrease (4,400) from the previous year.

The New York State Empire State Development Corporation estimates that the value of residential construction (including hotels, motels and dormitories, as well as one- and two- family homes and apartment buildings) contracts in New York State to be 17.5 percent of the total value of construction contracts in 2009 (\$28,096,905). In 2006, the value of residential construction contracts made up 36.7 percent of the total value of construction contracts (\$30,483,248).

According to the U.S. Census Bureau, there were 54,382 housing units authorized by building permits in New York State in 2006. Of the units authorized for construction in 2006; 36.7 percent were for single family homes; 8.1 percent were for two unit buildings; 10.4 percent were for 3-4 unit buildings and 44.8 were for buildings with five or more dwelling units. In 2009, the Census Bureau estimates this number decreased by 66.3 percent to 18,344. Of these units authorized for construction in 2009; 52.6 percent were for single family homes; 5.6 percent were for two unit buildings; 3.9 percent were for 3-4 unit buildings and 37.8 percent were for buildings with five or more dwelling units.

HOUSING AFFORDABILITY AND COST

According to the DHCR Housing Needs Study, affordability was cited as an issue for owners and renters alike statewide. For the purpose of the Study, affordability refers to the cost of housing, including property taxes, utility and transportation costs. To illustrate the affordability issue by region, the exhibits below compare the change in housing values and owner/renter cost burden from the 1990 U.S. Census through the 2006-2008 ACS. The data is accompanied by findings from the DHCR Housing Needs Study and Regional Reports.

EXHIBIT 26
Housing Values and Cost Burden
in New York State

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$130,400	\$148,700	\$311,700
Percent of Owners With a Cost Burden*	23.0%	26.3%	41.3%
Percent of Renters With a Cost Burden*	39.8%	40.5%	50.6%

*Housing costs which equal or exceed 30 percent of household income.

In New York State, the median value of owner occupied units increased by 139 percent (\$181,300) from

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the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 79.6 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 27.1 percent.

According to the DHCR Housing Needs Study, the following was said about affordability:

- “Those earning 30 percent or less of area median income (AMI) often live in housing that is in the worst condition.”
- “The escalation of home prices has outstripped wage growth in many communities and homeownership is not within the financial reach of low- to moderate- income residents.”
- “Housing-related costs such as property and school taxes, utility and transportation costs make renting as well as homeownership financially burdensome for residents who lack the income needed to meet these rising expenses.”

EXHIBIT 27
Housing Values and Cost Burden
in the Capital District Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$99,623	\$103,624	\$185,280
Percent of Owners With a Cost Burden*	12.9%	20.4%	32.5%
Percent of Renters With a Cost Burden*	36.1%	36.8%	45.6%

*Housing costs which equal or exceed 30 percent of household income.

In the Capital District Region, the median value of owner occupied units increased by 86 percent (\$85,657) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 151.9 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 26.3 percent.

According to the DHCR Housing Needs Study Capital District Regional Report, the following was said about affordability in the Capital District Region:

- “Attendees at a number of meetings said the burgeoning second home market has had a significant impact upon home prices and homeownership affordability. Participants stated the home purchasing power of local residents often cannot match those from outside the Region. This was commonly heard in Columbia, Greene, Saratoga, Warren and Washington Counties.”
- “Meeting participants said a need exists in the City [of Albany] for rental housing for those earning 30 percent or less of AMI. In addition, they stated this population group needs jobs and job training programs.”

EXHIBIT 28
Housing Values and Cost Burden
in the Central New York Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$73,931	\$80,701	\$109,412
Percent of Owners With a Cost Burden*	13.6%	20.3%	27.4%
Percent of Renters With a Cost Burden*	40.3%	40.5%	48.9%

*Housing costs which equal or exceed 30 percent of household income.

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In the Central New York Region, the median value of owner occupied units increased by 48 percent (\$35,481) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 101.5 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 21.3 percent.

According to the DHCR Housing Needs Study Central New York Regional Report, the following was said about affordability in the Central New York Region:

- “Homes appear to be affordable at time of purchase, however, owners lack the financial capacity to properly rehabilitate and maintain their homes. Increasing heating and utility costs also impact the homeowners’ ability to stay in their home, as they do not have the discretionary income to pay high utility bills or purchase efficient heating systems.”

**EXHIBIT 29
Housing Values and Cost Burden
in the Finger Lakes Region**

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$80,974	\$92,728	\$118,014
Percent of Owners With a Cost Burden*	14.8%	20.8%	30.0%
Percent of Renters With a Cost Burden*	41.4%	42.8%	53.1%

*Housing costs which equal or exceed 30 percent of household income.

In the Finger Lakes Region, the median value of owner occupied units increased by 45.7 percent (\$37,040) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 102.7 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 28.3 percent.

According to the DHCR Housing Needs Study Finger Lakes Regional Report, the following was said about affordability in the Finger Lakes Region:

- “Housing affordability in the Region is impacted by factors such as the lack of living wage jobs, high home heating costs, increasing property taxes, rising median sales prices around lakes and concentrated poverty in the Region’s metropolitan area.”
- “A single person receiving a monthly public assistance award of \$250 - \$300 cannot afford a one bedroom apartment renting for \$450 - \$500.”

**EXHIBIT 30
Housing Values and Cost Burden
in the Mid-Hudson Region**

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$140,190	\$143,119	\$312,602
Percent of Owners With a Cost Burden*	19.4%	25.8%	44.7%
Percent of Renters With a Cost Burden*	39.4%	39.9%	53.5%

*Housing costs which equal or exceed 30 percent of household income.

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In the Mid-Hudson Region, the median value of owner occupied units increased by 123 percent (\$172,412) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 130.4 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 35.8 percent, the highest in the State.

According to the DHCR Housing Needs Study Mid-Hudson Regional Report, the following was said about affordability in the Mid-Hudson Region:

- “It was stated that residents who work within the County [Dutchess] cannot find affordable housing and that wages do not keep pace with housing costs.”
- “Developers said it is difficult to construct affordable housing in Orange County as the costs associated with development are similar to those found in NYC, while the rents that can be commanded of those inhabiting the projects do not match that which is found further downstate.”

**EXHIBIT 31
Housing Values and Cost Burden
in the Mohawk Valley Region**

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$66,225	\$70,362	\$97,433
Percent of Owners With a Cost Burden*	11.1%	20.2%	28.2%
Percent of Renters With a Cost Burden*	37.7%	38.3%	48.7%

*Housing costs which equal or exceed 30 percent of household income.

In the Mohawk Valley Region, the median value of owner occupied units increased by 47.1 percent (\$31,208) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 154.1 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 29.2 percent.

According to the DHCR Housing Needs Study Mohawk Valley Regional Report, the following was said about affordability in the Mohawk Valley Region:

- “It was stated that a preponderance of second home purchases in that Village [Old Forge], which is inside the Adirondack Park, has exerted strong upward pressure on home prices, making it difficult for year-round residents to afford homes.”
- “It was said that many homeowners run into financial trouble when they purchase homes in marginal condition.”

**EXHIBIT 32
Housing Values and Cost Burden
in the New York City Region**

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$191,681	\$218,032	\$557,699
Percent of Owners With a Cost Burden*	26.3%	33.4%	50.2%
Percent of Renters With a Cost Burden*	39.0%	40.7%	50.3%

*Housing costs which equal or exceed 30 percent of household income.

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In the New York City Region, the median value of owner occupied units increased by 190.9 percent (\$365,978) from the 1990 U.S. Census to the 2006-2008 ACS, the highest increase in the State. During this time, the percent of cost burdened owners increased by 90.9 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 29 percent.

EXHIBIT 33
Housing Values and Cost Burden
in New York City's Suburban Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$208,356	\$225,026	\$497,647
Percent of Owners With a Cost Burden*	25.2%	31.9%	49.5%
Percent of Renters With a Cost Burden*	41.6%	40.7%	55.1%

*Housing costs which equal or exceed 30 percent of household income.

In the New York City Suburban Region, the median value of owner occupied units increased by 138.8 percent (\$289,291) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 96.4 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 32.5 percent.

According to the DHCR Housing Needs Study New York City Suburban Region Regional Report, the following was said about affordability in the New York City Suburban Region:

- “Housing affordability was cited as the primary housing issue in all four counties of the Region. It was stated the issue is particularly problematic for young adults who are finding it difficult to remain in the Region.”
- “It was stated that since 2000 the median income in Suffolk County has risen by 14 percent while home prices have risen by 80 percent.”

EXHIBIT 34
Housing Values and Cost Burden
in the North Country Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$55,036	\$66,969	\$99,184
Percent of Owners With a Cost Burden*	9.8%	17.8%	27.7%
Percent of Renters With a Cost Burden*	34.2%	35.2%	46.1%

*Housing costs which equal or exceed 30 percent of household income.

In the North Country Region, the median value of owner occupied units increased by 80.2 percent (\$44,148) from the 1990 U.S. Census to the 2006-2008 ACS, the lowest increase in the State. However, the percent of cost burdened owners increased by 182.7 percent, the highest in the State. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 34.8 percent.

According to the DHCR Housing Needs Study North Country Regional Report, the following was said about affordability in the North Country Region:

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- “As more homes convert to seasonal use, more housing stock disappears from the market with no chance of becoming part of the Park’s [Adirondack] affordable stock.”
- “It was noted that in Franklin County, where 75 percent of residents are at or below 20 percent of area median income (AMI), vouchers [Section 8] occasionally go unused, because the rent of available units is too high for those with very low- incomes to use them.”

EXHIBIT 35
Housing Values and Cost Burden
in the Southern Tier Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$64,417	\$72,483	\$103,348
Percent of Owners With a Cost Burden*	10.3%	18.1%	27.7%
Percent of Renters With a Cost Burden*	41.2%	41.6%	49.6%

*Housing costs which equal or exceed 30 percent of household income.

In the Southern Tier Region, the median value of owner occupied units increased by 60.4 percent (\$38,931) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 168.9 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 20.4 percent.

According to the DHCR Housing Needs Study Southern Tier Regional Report, the following was said about affordability in the Southern Tier Region:

- “Participants from Tompkins County said residents with Section 8 vouchers are finding it difficult to secure affordable housing, particularly in the City of Ithaca. The demand for rental housing is strong given the large student population in the City and rising home prices.”

EXHIBIT 36
Housing Values and Cost Burden
in the Western New York Region

	1990 Census	2000 Census	2006 – 2008 ACS
Median Value of Owner Occupied Units	\$66,108	\$82,159	\$103,105
Percent of Owners With a Cost Burden*	12.1%	20.8%	28.5%
Percent of Renters With a Cost Burden*	43.2%	41.9%	49.0%

*Housing costs which equal or exceed 30 percent of household income.

In the Western New York Region, the median value of owner occupied units increased by 56 percent (\$36,997) from the 1990 U.S. Census to the 2006-2008 ACS. During this time, the percent of cost burdened owners increased by 135.5 percent. Although renters have remained more cost burdened since the 1990 U.S. Census, the increase was much lower at 13.4 percent.

According to the DHCR Housing Needs Study Western New York Regional Report, the following was said about affordability in the Western New York Region:

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- “It was stated that affordability in the southern section of the Region is often a function of housing condition. For instance, energy costs are becoming a major determinate of affordability. The condition of the housing impacts the amount, type and duration of energy use, thus affecting the cost of energy to the resident.”

EXHIBIT 37
Regional Variations across New York State
in Incomes, Housing Values and Cost Burden

Region	Median Household Income	Median Value of Owner Occupied Unit	Percent of Households With a Cost Burden	
			Owners	Renters
Capital District	\$55,975	\$185,280	32.5%	45.6%
Central New York	\$49,028	\$109,412	27.4%	48.9%
Finger Lakes	\$51,502	\$118,014	30.0%	53.1%
Mid-Hudson	\$64,682	\$312,602	25.8%	44.7%
Mohawk Valley	\$44,580	\$97,433	28.2%	48.7%
New York City	\$52,077	\$557,659	50.2%	50.3%
New York City Suburban	\$86,444	\$497,647	49.5%	55.1%
North Country	\$43,285	\$99,184	27.7%	46.1%
Southern Tier	\$44,699	\$103,348	27.7%	49.6%
Western New York	\$45,599	\$103,105	28.5%	49.0%
New York State	\$55,401	\$311,700	41.3%	50.6%

*Figures are based on 2006-2008 ACS data.

Some key findings from Exhibits 26 – 37 include:

- According to the 2006-2008 ACS, the New York City Region had the highest median value of owner occupied units at \$557,659; an increase of over 190 percent from the 1990 U.S. Census. The New York City Region also had the highest percent of owners with monthly housing costs greater than or equal to 30 percent at 50.2.
- The New York City Suburban Region had the highest percent of renters with monthly rent greater than or equal to 30 percent at 55.1. The New York City Suburban Region had the second highest median value of owner occupied units at \$497,647; an increase of nearly 140 percent from the 1990 U.S. Census.
- The Mohawk Valley Region had the lowest median value of owner occupied units at \$97,433; an increase of 47.1 percent from the 1990 U.S. Census.
- The Central New York Region had the lowest percent of owners with monthly housing costs greater than or equal to 30 percent at 27.4.
- The Capital District Region had the lowest percent of renters with monthly rent greater than or equal to 30 percent at 45.6.
- According to the DHCR Housing Needs Study:
 - Housing affordability is a statewide issue; however, it was the primary housing issue in the New York City Suburban Region.
 - Several upstate regions have substantially lower median value of owner occupied housing units compared to downstate regions; however, the cost to properly rehabilitate and maintain the aged housing stock in these regions makes homeownership unaffordable.
 - Second home market has had a significant impact upon home prices and homeownership affordability in the Capital District and North Country Regions.

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Fair Market Rents, Wages and Rent Affordability

To further illustrate the issue of affordability in New York State, Exhibit 38 shows the affordability gap that exists between wages and rents, particularly for low- income households. Exhibit 38 is based on housing affordability data from the National Low Income Housing Coalition's *Out of Reach* 2010 report. *Out of Reach* demonstrates the inability of low- wage employment to provide stable, decent housing for low-income families. The table shows the Fair Market Rent (FMR) for a two-bedroom apartment, the hourly wage necessary to afford such apartment, the mean renter wage, as well as the percent of renter households unable to afford the two-bedroom FMR. According to the report, affordable rents represent the generally accepted standard of spending not more than 30 percent of gross income on gross housing costs.

EXHIBIT 38
Affordability of Renter Occupied Units
in New York State*

Region	County	Two-bedroom		Estimated	
		Fair Market Rent**	Housing Wage***	Mean Renter Wage****	Percent of Renter Households Unable To Afford Two-bedroom FMR*****
Capital District	Albany	\$874	\$16.81	\$13.54	48%
	Columbia	\$869	\$16.71	\$10.23	50%
	Greene	\$822	\$15.81	\$8.98	55%
	Rensselaer	\$874	\$16.81	\$11.93	50%
	Saratoga	\$874	\$16.81	\$12.12	41%
	Schenectady	\$874	\$16.81	\$13.39	52%
	Warren	\$833	\$16.02	\$10.41	50%
	Washington	\$833	\$16.02	\$10.24	52%
Central New York	Cayuga	\$750	\$14.42	\$8.81	52%
	Cortland	\$771	\$14.83	\$9.10	55%
	Madison	\$759	\$14.60	\$9.79	48%
	Onondaga	\$759	\$14.60	\$10.96	52%
	Oswego	\$759	\$14.60	\$9.74	56%
Finger Lakes	Genesee	\$822	\$15.81	\$9.10	53%
	Livingston	\$803	\$15.44	\$7.96	56%
	Monroe	\$803	\$15.44	\$11.62	52%
	Ontario	\$803	\$15.44	\$9.93	50%
	Orleans	\$803	\$15.44	\$7.86	58%
	Seneca	\$805	\$15.48	\$8.81	57%
	Wayne	\$803	\$15.44	\$8.72	55%
	Wyoming	\$723	\$13.90	\$8.90	47%
	Yates	\$741	\$14.25	\$8.22	51%
Mid-Hudson	Dutchess	\$1,128	\$21.69	\$13.01	53%
	Orange	\$1,128	\$21.69	\$10.56	52%
	Putnam	\$1,359	\$26.13	\$11.78	49%
	Sullivan	\$907	\$17.44	\$9.09	57%
	Ulster	\$1,001	\$19.25	\$9.52	55%
Mohawk Valley	Fulton	\$755	\$14.52	\$9.27	55%
	Herkimer	\$750	\$14.42	\$7.91	59%

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	Montgomery	\$699	\$13.44	\$10.21	49%
	Oneida	\$750	\$14.42	\$9.33	56%
	Schoharie	\$874	\$16.81	\$8.39	57%

* All data is as calculated and compiled by the National Low-income Housing Coalition (NLIHC) and reported in its "Out of Reach 2010" report.

** Fiscal Year 2010 Fair Market Rent (FMR)[HUD, 2010; revised as of March 11].

FMR is defined by HUD as "...the 40th percentile of gross rents for typical, non-standard rental units occupied by recent movers in a local housing market."

*** Hourly wage necessary to allow a household to rent an apartment at the FMR while paying only 30 percent of its income for housing costs. [Assumes full-time, year-round employment.]

**** Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2010.

***** Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2008 American Community Survey Public Use Microdata Sample housing file.

EXHIBIT 38 (Continued) Affordability of Renter Occupied Units in New York State*

Region	County	Two-bedroom		Estimated:	
		Fair Market Rent**	Hourly Housing Wage***	Mean Renter Wage****	Percent of Renter Households Unable To Afford Two-bedroom FMR*****
New York City	Bronx	\$1,359	\$26.13	\$17.46	73%
	Kings	\$1,359	\$26.13	\$15.15	68%
	New York	\$1,359	\$26.13	\$46.51	51%
	Queens	\$1,359	\$26.13	\$17.47	57%
	Richmond	\$1,359	\$26.13	\$11.44	59%
New York City Suburban	Nassau	\$1,592	\$30.62	\$13.88	55%
	Rockland	\$1,359	\$26.13	\$12.26	56%
	Suffolk	\$1,592	\$30.62	\$14.16	57%
	Westchester	\$1,621	\$31.17	\$17.87	60%
North Country	Clinton	\$797	\$15.33	\$9.00	56%
	Essex	\$750	\$14.42	\$9.28	52%
	Franklin	\$684	\$13.15	\$8.80	54%
	Hamilton	\$757	\$14.56	\$6.93	53%
	Jefferson	\$783	\$15.06	\$10.68	51%
	Lewis	\$699	\$13.44	\$8.30	54%
	St. Lawrence	\$700	\$13.46	\$8.55	59%
Southern Tier	Broome	\$723	\$13.90	\$10.11	54%
	Chemung	\$793	\$15.25	\$9.97	57%
	Chenango	\$707	\$13.60	\$10.42	50%
	Delaware	\$715	\$13.75	\$11.40	51%
	Otsego	\$739	\$14.21	\$10.02	53%
	Schuyler	\$762	\$14.65	\$8.44	53%
	Steuben	\$744	\$14.31	\$14.37	55%
	Tioga	\$723	\$13.90	\$13.54	48%
	Tompkins	\$958	\$18.42	\$11.84	61%
Western	Allegany	\$690	\$13.27	\$8.78	57%

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New York	Cattaraugus	\$702	\$13.50	\$9.43	52%
	Chautauqua	\$710	\$13.65	\$8.44	56%
	Erie	\$728	\$14.00	\$10.36	52%
	Niagara	\$728	\$14.00	\$8.80	53%

- * All data is as calculated and compiled by the National Low-income Housing Coalition (NLIHC) and reported in its "Out of Reach 2010" report.
- ** Fiscal Year 2010 Fair Market Rent (FMR)[HUD, 2010; revised as of March 11].
FMR is defined by HUD as "...the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market."
- *** Hourly wage necessary to allow a household to rent an apartment at the FMR while paying only 30% of its income for housing costs. [Assumes full-time, year-round employment.]
- **** Based on 2008 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2010.
- ***** Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2008 American Community Survey Public Use Microdata Sample housing file.

Some key findings from Exhibit 38 include:

- Westchester County has the highest hourly housing wage necessary to afford a two-bedroom apartment at \$31.17, as well as the highest FMR for a two-bedroom apartment at \$1,621.
- Hamilton County has the lowest mean renter wage at \$6.93, while Franklin County has the lowest FMR for a two-bedroom apartment at \$684.
- Bronx County has the highest percent of renters unable to afford two-bedroom FMR at 73 percent, while Saratoga County has the lowest at 41 percent.
- Nassau and Suffolk Counties have the largest gap between their hourly housing wage and mean renter wage; \$30.62 versus \$13.88 and \$30.62 versus \$14.16, respectively.
- New York and Steuben Counties are the only counties that have a mean renter wage higher than the hourly housing wage (\$46.51 versus \$26.13 and \$14.37 versus \$14.31, respectively).
- The New York City Region has the largest affordability gap. The FMR for a two-bedroom apartment is \$1,313, while the rent affordable at 30 percent of AMI is \$462 (a difference of \$851). The hourly wage necessary to afford a two-bedroom apartment at FMR in New York City is \$25.25.
- Westchester County has the highest hourly wage necessary to afford a two-bedroom apartment at \$30.96, as well as the highest FMR for a two-bedroom apartment at \$1,610.
- Franklin County has the lowest hourly wage necessary to afford a two-bedroom apartment at \$12.67, as well as the lowest FMR for a two-bedroom apartment at \$650.
- St. Lawrence County has the lowest rent affordable at 30 percent of AMI at \$372.

HOUSING AVAILABILITY

Vacancy rates are a measure of the availability of housing. Statewide vacancy rates, as indicated by the 2006-2008 ACS data, are 4.8 percent for rental units and 1.8 percent for owner occupied units compared to the national rates of 7.8 percent and 2.5 percent, respectively. Since the 2000 U.S. Census, vacancy rates increased 4.3 percent for rental units and 12.5 percent for owner occupied units for the State, compared to 14.7 percent for rental units and 47.1 for owner occupied units for the nation.

Homeowner and rental vacancy rates are relatively low for New York State as a whole, indicating a relatively tight housing market statewide, but do vary across the State. For example, according to the 2006-2008 ACS, New York City and the City of Yonkers have higher homeowner vacancy rates than the State as a whole (2.2 percent for both cities), but lower rental vacancy rates compared to the State as a

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whole (3.6 percent and 4.3 percent, respectively). This indicates that both New York City and the City of Yonkers have tight rental housing markets. Contrarily, the Cities of Rochester and Syracuse have relatively high homeowner vacancy rates (3.9 percent for both cities) and rental vacancy rates (16 percent and 11.7 percent, respectively).

Exhibit 39 below compares the homeowner and rental vacancy rates for New York State to the State's largest cities.

EXHIBIT 39
Vacancy Rates
in New York State

	New York State	Buffalo	New York City	Rochester	Syracuse	Yonkers
Homeownership Units	1.8%	3.5%	2.2%	3.9%	3.9%	2.2%
Rental Units	4.8%	8.7%	3.6%	16.0%	11.7%	4.3%

NEW YORK STATE FORECLOSURE CRISIS

Since 2007, the nation's foreclosure crisis has threatened the American Dream of homeownership for millions of Americans. In the first eight months of 2007 there were 1.7 million foreclosure proceedings across the nation. According to a 2007 report issued by the US Congress' Joint Economic Committee (JEC) entitled, *"The Subprime Lending Crisis: The Economic Impact on Wealth, Property Values and Tax Revenues, and How We Got Here"* revealed that families, neighborhood property values and state and local governments would lose billions of dollars as two million subprime mortgage homes are foreclosed upon.

There have been numerous speculations regarding what led to this housing crisis. Some have attributed the crisis to the housing bubble, whereby the lower interest rates being offered in residential real estate became an alluring investment tool, leading to an increase in loan refinancing and an increase in property values. Others have said that the innovative mortgage securitization process of investment banks on Wall Street, as well as their desire to seek higher rates of return, led to the increased number of loan products such as Payment Option Adjustable Rate Mortgages (ARMS), Interest Only Mortgages and Hybrid ARMS being offered. Another issue that has been cited is the increase in automated underwriting systems, which required little or no income verification and documentation, no down payment and no escrow accounts, leading to borrowers obtaining loans that they were unable to repay.

In a statewide economic snapshot issued by the JEC in November 2008, the impact that the foreclosure crisis is having on New York State was referenced. The briefing stated, "In New York, subprime mortgages in delinquency have increased from 33,400 in the second quarter of 2006 to 50,800 in the second quarter of 2008. According to 2008 analysis published by the Joint Economic Committee (JEC), the number of subprime foreclosures in New York will total 58,339 between the first quarter of 2008 and the end of 2009." The JEC estimated that home prices in New York will fall 12 percent between 2007 and 2009, resulting in a net loss in housing wealth of \$128 billion.

According to a press release issued by the State of New York Banking Department (State Banking Department) in July 2009, areas of the State are disproportionately impacted by the foreclosure crisis. Only 20 of the State's 62 counties represent 96 percent of the total foreclosure filings. The 20 counties

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are as follows, by region:

- Capital District Region – Albany
- Central New York Region – Onondaga
- Finger Lakes Region – Monroe and Ontario
- Mid-Hudson Region – Dutchess, Orange, Putnam and Ulster
- New York City Region – Bronx, Kings, New York, Richmond and Queens
- New York City Suburban Region – Nassau, Suffolk, Rockland and Westchester
- Southern Tier Region – Broome
- Western New York Region – Erie and Niagara

Queens County had the highest number of foreclosure filings in the second quarter of 2009 at 2,092, followed by Nassau, Suffolk and Kings County at 1,832, 1,738 and 1,579, respectively. Nassau County had an increase of 95 percent when compared to the number of filings in the first quarter of 2009. In fact, the State Banking Department found that only 25 of the 62 counties saw a decrease in foreclosure filings in the second quarter compared to the first quarter of 2009.

Below are highlights about foreclosure from the DHCR Housing Needs Study:

- “Across the State, foreclosure rates have risen for both subprime and conventional mortgages and affect all economic groups including those who received mortgages on homes they had little hope of affording.”
- “Foreclosure is attributed to adjustable rate mortgage resets, job loss, illness and unaffordable loans.”
- “One of the many impacts of foreclosure is the presence of boarded-up homes. The blighting influence of foreclosure is more pronounced in densely-populated neighborhoods.”
- “Foreclosure has also impacted renters, including Section 8 voucher holders who are displaced from foreclosed properties and often receive short notice about their need to vacate the properties.”
- “Nassau and Suffolk Counties (Long Island) have experienced some of the highest rates of foreclosure in the State. Minority communities on Long Island have been disproportionately impacted by the foreclosure crisis, as they have higher incidence of subprime loans.”

New York State’s response to the foreclosure crisis was immediate and included measures such as legislation, the funding and administration of grant programs for counseling, legal services and outreach and loan modification events that bring homeowners face to face with lenders and servicers. Through the State of New York Mortgage Agency (SONYMA), refinancing and mortgage programs such as the introduction of the forty-year fixed rate mortgage have been created. Use of federal neighborhood stabilization funds to return foreclosed properties to productive use and enforcement actions through the creation of a Mortgage Fraud Unit within the State Banking Department were also part of New York State’s response to the foreclosure crisis.

In May 2007, the Governor’s Halt Abusive Lending Transactions (HALT) Task Force was created to take a comprehensive look at the subprime lending industry and recommend steps to protect borrowers, particularly minorities and the elderly. The Task Force was chaired by the State Banking Department’s Superintendent and consisted of agency heads from the Department of State, SONYMA, the Division of Human Rights, the Consumer Protection Board, the Division of Housing and Community Renewal, the Governor’s Office of Regulatory Reform and members of the Governor’s Executive Chamber.

The 2008-2009 New York State Budget included \$25 million to create the Subprime Foreclosure

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Prevention Program. Administered by the New York State Housing Trust Fund Corporation/DHCR, in consultation with the State Banking Department and the Office of Court Administration, the Program funds not-for-profit organizations that provide outreach, education, counseling and legal services to homeowners at risk of default or foreclosure who entered into a subprime or unconventional mortgage. The 2009-2010 New York State Budget included an additional \$25 million to support the foreclosure prevention measures.

In August 2008, Governor David A. Paterson signed into law a subprime lending reform bill. A Governor's Program Bill (S.8143-A/A.10817-A), the bill was created to immediately help prevent New Yorkers from losing their homes by providing assistance to those facing foreclosure. It also addresses the flaws in the State's banking regulations.

In December 2009, Governor Paterson signed into law comprehensive foreclosure legislation (Governor's Program Bill No. 46). This bill provided additional protections to the State's homeowners, tenants and neighborhoods. Among other things, the bill requires the 90-day pre-foreclosure notice currently sent for subprime loans to be expanded to include all home loans; it expands the scope of the early mandatory settlement conference to include borrowers of all home loans and not just borrowers with subprime loans and it establishes protections for tenants in foreclosed properties by requiring that they receive written notification of the change in ownership of the property and be permitted to remain in their home for the remainder of their lease term or 90 days, whichever is longer.

Assisting homeowners and renters, developing lasting solutions to the foreclosure crisis and stabilizing New York State's neighborhoods will continue to be a focus of the State during the period covered by this Consolidated Plan.

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MARKET ANALYSIS – HOMELESS FACILITIES

Section 91.310(b) Homeless Facilities

“The plan must include a brief inventory of facilities and services that meet the needs for emergency shelter and transitional housing needs of homeless persons within the State.”

Overview:

This section describes programs and services that meet the emergency and transitional shelter needs and permanent supportive housing needs of homeless persons in New York State. According to the most recent Continuum of Care applications, there are currently in service:

- 12,683 Emergency Shelter beds for homeless individuals;
- 31,391 Emergency Shelter beds for homeless families with children;
- 7,099 Transitional Housing beds for homeless individuals;
- 5,901 Transitional Housing beds for homeless families with children;
- 20,713 Permanent Supportive Housing beds for individuals; and
- 11,068 Permanent Supportive Housing beds for families.

In addition, there are currently under development:

- 20 Emergency Shelter beds for homeless individuals;
- 182 Emergency Shelter beds for homeless families with children;
- 119 Transitional Housing beds for homeless individuals;
- 144 Transitional Housing beds for homeless families with children;
- 3,649 Permanent Supportive Housing beds for individuals; and
- 2,214 Permanent Supportive Housing beds for families.

Exhibits 40 and 41 summarize these resources by county. Detailed Information on specific resources can be obtained by contacting the appropriate local county department of social services.

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EXHIBIT 40: Brief Inventory of Homeless Facilities for Individuals

County	Emergency Shelter		Transitional Housing		Permanent Supportive Housing		TOTALS	
	Current	Future	Current	Future	Current	Future	Current	Future
Albany	182	0	89	6	359	6	630	12
Broome	55	0	172	0	89	0	316	0
Allegany*	35	0	203	0	232	0	470	0
Chautauqua	36	0	16	0	18	0	70	0
Chemung*	-	-	-	-	-	-	-	-
Columbia-Greene	79	0	79	0	59	0	217	0
Dutchess	74	0	108	0	59	3	241	3
Erie	333	0	246	0	511	0	1,090	0
Hamilton**	38	0	25	0	78	30	141	30
Jefferson***	21	0	74	0	37	0	132	0
Lewis***	-	-	-	-	-	-	-	-
Monroe	232	0	82	4	414	11	728	15
Nassau	104	2	80	0	237	71	421	73
Niagara	64	0	120	0	147	0	331	0
New York City	10,243	0	4,921	69	15,300	3,406	30,464	3,475
Oneida	34	0	288	0	151	0	473	0
Onondaga	278	0	293	8	664	86	1,235	94
Ontario****	6	0	0	12	8	0	14	12
Orange	63	0	0	0	222	0	285	0
Orleans	2	0	1	0	0	0	3	0
Rensselaer	23	0	11	0	178	4	212	4
Rockland	8	0	29	0	466	0	503	0
St. Lawrence***	-	-	-	-	-	-	-	-
Saratoga**	-	-	-	-	-	-	-	-
Schenectady	58	0	4	0	251	26	313	26
Seneca****	-	-	-	-	-	-	-	-
Steuben*	-	-	-	-	-	-	-	-
Suffolk	299	0	92	20	307	6	698	26
Tompkins	0	18	0	0	12	0	12	18
Ulster	33	0	106	0	120	0	259	0
Wayne***	-	-	-	-	-	-	-	-
Warren**	-	-	-	-	-	-	-	-
Washington**	-	-	-	-	-	-	-	-
Westchester	372	0	140	0	691	0	1,203	0
Yates****	-	-	-	-	-	-	-	-
TOTALS	12,672	20	7,179	119	20,610	3,649	40,461	3,788

* Total combined Allegany, Chemung and Steuben Counties

** Total combined Hamilton, Saratoga, Warren and Washington Counties

*** Total combined Jefferson, Lewis and St. Lawrence Counties

****Total combined Ontario, Seneca, Wayne and Yates Counties

Data Source: jurisdiction's most recent Continuum of Care application

“Current” = currently in service

“Future” = now under development

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EXHIBIT 41: Brief Inventory of Homeless Facilities for Families with Children

	Emergency Shelter		Transitional Housing		Permanent Supportive Housing		TOTALS	
	Current	Future	Current	Future	Current	Future	Current	Future
Albany	82	0	27	16	190	23	299	39
Allegany*	14	0	16	0	68	0	98	0
Broome	40	0	24	0	77	0	141	0
Chautauqua	14	0	50	0	18	0	82	0
Chemung*	-	-	-	-	-	-	-	-
Columbia-Greene	89	0	16	0	4	0	109	0
Dutchess	178	3	116	0	75	7	369	10
Erie	137	0	236	0	32	0	405	0
Hamilton**	14	0	9	0	50	0	73	0
Jefferson***	18	0	0	0	25	0	43	0
Lewis***	-	-	-	-	-	-	-	-
Monroe	200	40	137	4	729	0	1,066	44
Nassau	275	45	128	0	486	10	889	55
Niagara	16	0	22	0	56	0	94	0
New York City	28,518	0	3,161	124	6,887	2,043	38,566	2,167
Oneida	54	0	69	0	180	0	303	0
Onondaga	54	0	74	0	337	37	465	37
Orange	45	0	45	0	257	0	347	0
Orleans	7	0	18	0	0	0	25	0
Rensselaer	42	0	16	0	165	0	223	0
Rockland	55	0	45	0	108	0	208	0
St. Lawrence***	-	-	-	-	-	-	-	-
Saratoga**	-	-	-	-	-	-	-	-
Schenectady	16	7	21	0	81	17	118	24
Steuben*	-	-	-	-	-	-	-	-
Suffolk	1,308	87	38	0	764	42	2,110	129
Tompkins	22	0	28	0	61	0	111	0
Ulster	36	0	3	0	72	19	111	19
Warren**	-	-	-	-	-	-	-	-
Washington**	-	-	-	-	-	-	-	-
Wayne	9	0	0	0	12	0	21	0
Westchester	119	0	1,596	0	258	16	1,973	16
TOTALS	31,362	182	5,895	144	10,992	2,214	48,249	2,540

* Total combined Allegany, Chemung and Steuben Counties

** Total combined Hamilton, Saratoga, Warren and Washington Counties

*** Total combined Jefferson, Lewis and St. Lawrence Counties

**** Total combined Ontario, Seneca, Wayne and Yates Counties

Data Source: jurisdiction's most recent Continuum of Care application

“Current” = currently in service

“Future” = now under development

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MARKET ANALYSIS – SPECIAL NEEDS FACILITIES AND SERVICES

Section 91.310(c) Special Needs Facilities and Services

“The plan must describe, to the extent information is available, the facilities and services that assist persons who are not homeless but who require supportive housing and programs for ensuring that persons returning from mental health and physical health institutions receive appropriate supportive housing.”

Overview

This section describes facilities and services that assist six populations, each of which, though not homeless, has special needs for housing with supportive services:

- persons who are elderly and frail elderly;
- persons with severe mental illness;
- persons with developmental disabilities;
- persons with physical disabilities;
- persons with addictions to alcohol or other drugs; and
- persons and their families living with HIV/AIDS.

Following is an overview of the State agencies whose missions are critical to serving persons with special needs, as well as an overview of the State's initiative to ensure that people of all ages with physical and mental disabilities receive care and services in the most integrated settings appropriate to their individual needs.

Elderly and Frail Elderly

The New York State Office for the Aging (NYSOFA)'s mission is to help older New Yorkers to be as independent as possible for as long as possible through advocacy, development and delivery of cost effective policies, programs and services which support and empower the elderly and their families, in partnership with the network of public and private organizations which serve them.

NYSOFA administers various Titles under the Federal Older Americans Act of 1965 as amended, and a variety of State-funded programs which serve the elderly. In these programs preference is given to elderly people with the greatest economic or social need, with special emphasis on meeting the needs of low income minority elderly.

The majority of programs are administered through [local offices for the aging](#). There are 59 local offices which serve each county, the City of New York as well as the St. Regis Mohawk Indian Reservation, and the Seneca Nation of Indians which includes the Cattaraugus and Allegany Reservations. These are the only Indian Reservations with offices for the aging east of the Mississippi.

Persons with Severe Mental Illness

New York State has a large multi-faceted mental health system that serves more than 500,000 individuals each year. The Office of Mental Health (OMH) operates psychiatric centers across the State and also regulates, certifies and oversees more than 2,500 programs which are operated by local governments and not-for-profit agencies. These programs include various inpatient and outpatient programs, emergency, community support, residential and family care programs.

Persons with Developmental Disabilities

The mission of OMRDD is to help people with developmental disabilities live richer lives and enjoy meaningful relationships with friends, family and others in their lives, experience personal health and growth, live in the home of their choice, and fully participate in their communities. More specifically, OMRDD is committed to achieving the five following basic outcomes for people with developmental

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MARKET ANALYSIS – SPECIAL NEEDS FACILITIES AND SERVICES

disabilities:

- **Person First.** People who have developmental disabilities have plans, supports, and services that are person-centered and as self-directed as they choose.
- **Home of Choice.** People who have developmental disabilities are living in the home of their choice.
- **Work or Contributing to the Community.** People who have developmental disabilities are able to work at paying jobs and/or participate in their communities through meaningful activities.
- **Relationships.** People who have developmental disabilities have meaningful relationships with friends, family, and others of their choice.
- **Good Health.** People who have developmental disabilities have good health.

These five outcomes provide the framework for the OMRDD Comprehensive Plan for 2009-2013, which describes the key activities OMRDD will engage in to help people realize their personal goals related to home, community contribution, relationships and health. In addition, the OMRDD Comprehensive Plan lays out those cross-cutting supports and activities necessary to support these key outcomes regardless of outcome focus, whether home, work, relationships, or health.

Persons with Physical Disabilities

Persons with physical disabilities are served by multiple State agencies including: the Commission on Quality Care and Advocacy for Persons with Disabilities (CQCAPD); the Education Department's Office of Vocational and Educational Services for Individuals with Disabilities (VESID); and, the Developmental Disabilities Planning Council (DDPC).

The New York State Commission on Quality of Care and Advocacy for Persons with Disabilities serves people with mental, physical, and sensory disabilities by providing *independent* oversight of the quality and cost-effectiveness of services provided to individuals with mental disabilities, and by promoting public policies that meet the needs and advance the rights of all persons with disabilities in New York State.

The Commission also serves as the State's Protection and Advocacy agency, and administers eight federal programs which provide legal and other advocacy services to persons with disabilities to assist them in obtaining the services and protections of federal and state laws. The Commission is assisted by a 15-member Mental Hygiene Medical Review Board made up of volunteer physicians appointed by the Governor to provide expert advice on clinical issues and an Advisory Council, also appointed by the Governor, which assures broad stakeholder input to the Commission as it carries out its responsibilities under the Mental Hygiene Law. The functions, powers, and duties of the Commission are delineated in NYS Mental Hygiene Law Article 45.

VESID promotes educational equity for students with disabilities; assures appropriate continuity between the child and adult services systems; and provides vocational rehabilitation and independent living services to all eligible persons to enable them to work and live independent, self-directed lives.

VESID offers access to a full range of services that may be needed by persons with disabilities through their lives. Through its administration of both the special education and vocational rehabilitation programs, VESID coordinates policy and services relating to:

- transition services for infants and toddlers with disabilities (ages birth to two years);
- special education services for students with disabilities (3-21);
- transition services for students with disabilities from school to adult services;
- vocational rehabilitation services for individuals with disabilities, ages 16 and older; and
- independent living services for adults with disabilities.

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MARKET ANALYSIS – SPECIAL NEEDS FACILITIES AND SERVICES

VESID administers base funding for 39 Independent Living Centers (ILCS) throughout the state.

ILCs are private, not-for-profit organizations, governed by a majority of people with disabilities and staffed primarily by people with disabilities. ILCs are resource centers that do not run residential programs or operate places where people live.

The philosophy of independent living is to maximize opportunities for choices and growth through peer driven supports and self-help. ILCs are the voice of people with disabilities and the disability rights movement in local communities across New York State and provide an array of services that assist New Yorkers with disabilities to live integrated and self-directed lives. ILCs assist with living learning and earning and work to remove barriers to full participation in to the local community and beyond.

The New York State Developmental Disabilities Planning Council is a federally funded state agency working under the direction of Governor David A. Paterson.

The DDPC is responsible for developing new ways to improve the delivery of services and supports to New Yorkers with developmental disabilities and their families. The Council focuses on community involvement, employment, recreation and housing issues faced by New Yorkers with developmental disabilities and their families.

The DDPC affects positive systems change through grant programs that fund such activities as:

- Demonstration programs
- Training for families and staff
- Outreach to unserved and underserved populations
- Support to communities
- Interagency collaboration and coordination
- Systems design and redesign

To a large extent, DDPC programs are developed in direct response to the concerns and ideas voiced by consumers, families, service providers, policy-makers and other professionals.

Persons and Families in Long Term Recovery from Alcohol/Substance Abuse

The mission of the Office of Substance Abuse and Alcohol Services (OASAS) is to improve the lives of New Yorkers by leading a premier system of addiction services through prevention, treatment, recovery.

OASAS:

- Oversees the nation's largest and most diverse addiction prevention and treatment system
- Provides accessible, cost-effective quality services
- Strengthens communities, schools and families through prevention
- Improves lives through treatment
- Meets individual needs through specialized services
- Fosters partnerships for improved services
- Links programs with research to improve results
- Plans for the future to improve and strengthen prevention and treatment
- Promotes a productive, well-trained workforce
- Provides hope for happier, productive lives

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MARKET ANALYSIS – SPECIAL NEEDS FACILITIES AND SERVICES

OASAS plans, develops and regulates the state's system of chemical dependence and gambling treatment agencies. This includes the direct operation of 12 Addiction Treatment Centers, which provide inpatient rehabilitation services to 10,000 persons per year. In addition, the Office licenses, funds, and supervises some 1,300 local, community-based programs, chemical dependence treatment programs, which serve about 110,000 persons on any given day in a wide range of comprehensive services. The agency inspects and monitors these programs to guarantee quality of care and to ensure compliance with state and national standards.

OASAS also monitors gambling and substance use and abuse trends in the state; provides a comprehensive education and prevention program through more than 1,550 programs based in schools and communities; promotes public awareness and citizen involvement through community action groups; pursues state, federal and private sources of funding for services; establishes linkages of services for clients in other human service agencies and criminal justice system; provides education and training for persons dealing with clients; and administers the credentialing of alcoholism and substance abuse counselors as well as prevention practitioners and prevention specialists. OASAS is the designated single state agency responsible for the coordination of state-federal relations in the area of addiction services.

Persons and their Families Living with HIV/AIDS

The New York State Department of Health's AIDS Institute promotes, protects and advocates for health through science, HIV prevention and assurance of access to a coordinated system of quality health care and support services for persons with HIV/AIDS.

Most Integrated Setting Coordinating Council (MISCC)

The Most Integrated Setting Coordinating Council, established by Chapter 551 of the Laws of 2002, is responsible for developing a comprehensive statewide plan to ensure that people of all ages with physical and mental disabilities receive care and services in the most integrated settings appropriate to their individual needs.

Currently chaired by the Office of Mental Retardation and Developmental Disabilities (OMRDD), the Council consists of representatives from ten State agencies and nine appointed public representatives.

NYS Agency Council members are: Office of Mental Health, Department of Health, State Office for the Aging, Office of Mental Retardation and Developmental Disabilities; Department of Education, Office of Alcoholism and Substance Abuse Services, Division of Housing and Community Renewal, Department of Transportation, Office of Children and Family Services, and the Commission on Quality of Care and Advocacy for Persons with Disabilities.

The nine appointed members comprise: three consumers of services for individuals with disabilities, three individuals with expertise in the field of community services for people of all ages with disabilities, and three individuals with expertise in or recipients of services available to senior citizens with disabilities.

The MISCC holds quarterly meetings open to the public; meeting dates and locations are posted on the following Web page: <http://www.omr.state.ny.us/MISCC/index.jsp>.

The MISCC identified housing, transportation and employment as top priorities and committees were established to work on these issues to find solutions to improve community integration opportunities for people with disabilities. Membership of these committees included both MISCC and non-MISCC state agencies, providers, advocates and individuals with disabilities. These three committees continue to foster cross-system linkages and outcomes.

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The member agencies formed internal stakeholder groups to advise them as they develop, implement and update their internal MISCC plan. The active participation of people with disabilities in helping to shape the plans of each member agency has been critical in ensuring that outcomes are responsive to the real needs of the people we serve.

Through continued collaborative efforts the State and its partners continue to work to transform services so that they are individualized, flexible and integrated within the community, to help ensure that people with disabilities living in New York State can enjoy more person-centered, quality, community inclusive lives.

The most recent MISCC Plan covers the two year period of 2010-11. It creates measurable agency specific housing, employment, transportation, long term care and community based treatment goals which will assist New Yorkers with disabilities to live in the most integrated settings. Detailed implementation plans have been made available including specific goals, timetables and key performance data in order to monitor progress. The plan may be modified based upon the enacted budget for SFY 2010-2011.

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MARKET ANALYSIS – BARRIERS TO AFFORDABLE HOUSING

Section 91.310 (d) Barriers to Affordable Housing

“The plan must explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing in the State are affected by its policies, including tax policies affecting land or other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.”

Overview

Barriers to affordable housing may take many forms including, but not limited to tax policies local codes and land use controls, financial barriers, lack of coordination of resources, as well as lack of accessibility.

Lack of Financial Resources

A widely recognized, yet difficult to overcome barrier to affordable housing in New York State is the lack of adequate financial resources. Although nationally recognized for its innovative housing programs, New York faces a growing unmet demand within these programs. Similar to most states, the need for increased revenue for housing has to compete with other legitimate public priorities. Federal resources have not kept pace with demand, especially for programs such as HOME and CDBG which are the primary tools for constructing and/or rehabilitating affordable housing for low-income individuals. Section 8 resources have also been reduced, making it more difficult for renters with very-low incomes, including people with disabilities, to find affordable rental housing.

Zoning Ordinances and Land Use Controls

New York State’s Constitution grants jurisdictions the right to control land use on a local level. The State recognizes there are many different strategies to accommodate the land use needs of communities, and the best approach for each jurisdiction is to develop a plan to its unique characteristics. Zoning is the primary system by which jurisdictions maintain control over the land within their borders. Many jurisdictions understand the importance of land use laws as an important tool in facilitating the development of affordable housing.

Local land use controls may be a factor in the development of affordable housing, such as designated historic districts and local zoning codes and design restrictions. In most instances, such controls regulate development and may require an exception or variance. There is an appeals process for review of adverse decisions. The State encourages housing developers to pursue zoning approvals with jurisdictions early in the development process to limit delays later in the process.

The Governor's Smart Growth Cabinet, created by Executive Order in December 2007, consists of representatives from several state agencies, including DHCR, that affect growth, development and land use. Cabinet members are pooling their resources and expertise to promote better land use practices on the state and local level. The Executive Order directs the Cabinet to ensure that state agency practices conform to Smart Growth principles and to develop a set of state policy initiatives that will help communities achieve Smart Growth on the local level.

As part of this effort jurisdictions are encouraged to develop a comprehensive plan that centers on Smart Growth principles that include housing. A Smart Growth Clearinghouse website was created to connect

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MARKET ANALYSIS – BARRIERS TO AFFORDABLE HOUSING

New Yorkers with state agency services that promote Smart Growth and other sources of information on Smart Growth. The Clearinghouse provides an easy-to-use directory of relevant state agencies, with brief descriptions of their services and links to appropriate agency web site pages (www.smartgrowthny.org).

Building Codes

New York State has adopted a Uniform Fire Prevention and Building Code based on the International Building Code. The basis of the State's building code is to safeguard the health, safety and welfare of the public. The Department of State, Codes Division provides a variety of services related to New York's Uniform Fire Prevention and Building Code and State Energy Conservation Construction Code. The Division provides technical assistance, administers variances, delivers educational courses, oversees the enforcement practices of local governments and serves as secretariat to the State Fire Prevention and Building Code Council.

Accessibility

The lack of sufficient accessible housing poses a barrier to obtaining housing for persons with disabilities. Housing, both public and private must be physically accessible in order to accommodate the needs of people of all ages with disabilities.

As such the State has undertaken initiatives to promote the development of accessible housing. Recognizing that for those with physical disabilities the barrier to securing affordable housing may often be the cost of accessibility modifications, DHCR created the Access to Home program. This was the result of a unique collaboration between State agencies, Independent Living Centers, Housing Preservation Companies, disability advocates, and other stakeholders who identified a gap in housing opportunities for persons with disabilities.

Government Coordination

Lack of coordination among entities of government may create a barrier to affordable housing by delaying funding, creating conflicting priorities and adding to administrative burdens. In addition, varying program applications can lead to funding delays and added development costs. Streamlining operations, making greater use of technology and increasing coordination among agencies will ensure a more customer-friendly environment and help reduce costs for developers of affordable housing, building owners and tenants.

Since 2008, most of DHCR's funding applications are able to be filed electronically on-line, saving time and money for affordable housing developers while also reducing costs and the time needed to process applications. In collaboration with *nyhomes*, a joint application was developed between DHCR, the Affordable Housing Corporation and the Housing Finance Agency. A joint application review process was also established to review supportive housing developments with the Office of Temporary and Disability Assistance, further reducing costs and red tape between agencies.

Fees and Charges

Local building permits, filing and recording fees, fees for debris removal and fire/safety inspections are

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common fees applicable to housing development. Balancing a local jurisdiction's need for revenue against the impact of these fees on housing costs is an ongoing effort. Although each may serve a valid public purpose, the fees and other costs associated with meeting these regulations may add to the cost of housing.

Residential Energy Costs

While most of the analysis of affordability and housing cost burden emphasizes the direct housing cost of rent or mortgage payments, energy is also an essential part of overall housing-related expenses. The overall outlay of households for energy can cause many extremely low-income households to spend more than half their income for housing plus heat and utilities. With cold winters and high energy prices in the State, heating costs are an important concern.

DHCR administers the federal Weatherization Assistance Program (WAP) in New York and utilizes a network of community-based organizations to process applications from residents and conduct energy audits to determine the weatherization services each household requires. Subgrantees provide energy conservation services through their own trained crews and by subcontracting work to local contractors.

Since the inception of the Weatherization Assistance Program in 1977, more than 500,000 dwellings have been weatherized in New York. Weatherization reduces energy costs by an average of more than 20 percent, conserves oil, gas and other natural resources and reduces the State's carbon footprint.

Tax Policies

Article XVI Section 1 of the New York State Constitution provides the power to tax rests exclusively with the Legislature. It also permits the State to enact laws delegating to local government the power to impose specific taxes.

In New York State the property tax is based on the value of real property. Counties, cities, towns, villages, school districts, and special districts each raise money through the real property tax. A property's assessment is based on its market value, or how much a property would sell for under normal conditions. Assessments are determined by a Local Assessor who independently estimates the value of real property in an assessing unit, or within a municipal boundary, such as a county, city, town, or village. Property taxes, although not levied by the State, are authorized under the State Constitution, and may affect the cost of affordable housing.

Under New York's Constitution, exemptions from taxation may only be given pursuant to general laws approved by the State Legislature and the Governor. New York State has enacted several laws creating mandatory and permissive exemptions from taxes on real property, directed toward enhancing the affordability of housing.

Housing Discrimination

In recognition of the broad grants of authority to the Division of Human Rights (DHR) and the Division of Housing and Community Renewal (DHCR) to provide for the protection of individuals seeking adequate housing in the State, there is a mutual recognition that despite best efforts, barriers may still exist which

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prevent segments of the population from obtaining adequate housing. Through a Memorandum of Understanding (MOU) DHR and DHCR commit to working collaboratively to develop and implement strategies and actions to overcome impediments to fair housing, eliminate and prevent discrimination in housing and enforce human rights laws.

Finding Housing

Individuals may opt to search for housing individually, or with the assistance of a housing advocate. Regardless, the process requires assembling an inventory of housing options for which an applicant might be eligible. While print housing directories and lists exist, finding such resources is labor intensive and arduous, as they are often out of date and include expired opportunities.

NYHousingSearch.gov is a free public service provided by the NYS Division of Housing and Community Renewal, Department of Health and Office of Mental Retardation and Developmental Disabilities. The site allows people to locate available housing that meets their individual and family needs at a rent they can afford. It can be accessed online 24-hours a day and is supported by a toll-free, bilingual call center M-F, 9-8 Eastern Time.

Understanding Terminology

The housing process may be complicated by the use of inconsistent terminology between entities of government and the programs they fund, as well as housing providers. Terms such as accessible, adaptable, elderly, senior and affordable may take on different meaning depending on the administering agency and source of funds.

Fair Housing Choice

New York State is committed to eliminating racial and ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing. In order to ensure the State is aware of fair housing barriers and is engaged in a solution to overcoming them, DHCR created the Office of Fair Housing and Equal Opportunity (OFHEO).

Organized to respond to the Agency's expanding role in monitoring the progress of access to Fair Housing initiatives, OFHEO is also responsible for implementing the agency's Affirmative Action and Equal Opportunity programs for minority and women-owned business enterprises. OFHEO is responsible for ensuring that respective program areas are monitored for compliance with State and federal laws, rules and regulations governing equal opportunity in tenant occupancy in State-assisted housing, hiring, and contractual opportunities administered by DHCR/HTFC.

OFHEO seeks to promote fair housing and equal housing opportunity by requiring awardees of capital program funding and tax credits to comply with State and federal civil rights laws in the marketing of the low income housing they develop. These efforts are primarily guided by the Fair Housing Act and its amendments, Section 504 of the Rehabilitation Act and the NYS Human Rights Law. These statutes prohibit discrimination in the sale or rental of housing based on race, religion, color, national origin, sex, familial status, age, disability, sexual orientation, military status and marital status. OFHEO affirmatively furthers fair housing statewide by ensuring that developers submit a marketing plan for approval prior to

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marketing and rental of units. OFHEO also provides technical assistance and training on civil rights issues to developers and DHCR/HTFC employees involved at the regional level.

OFHEO carries out its responsibilities pursuant to:

- Fair Housing Act of 1968 - Title VIII;
- Presidential Executive Order #11063 requiring equal opportunity in housing;
- Presidential Executive Order #11246 requiring affirmative action programs in federally-assisted construction projects;
- Section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u, Section 3);
- Executive Order #6 which ensures equal employment opportunity for minorities, women, disabled persons and Vietnam veterans in state government employment;
- Executive Order #19 prohibiting sexual harassment and intimidation in the workplace; and
- Executive Law Article 15-A requiring employment and business opportunities for M/WBEs in State agencies and contracted projects.

OFHEO is composed of three distinct units: Contract Compliance, Equal Employment Opportunity, and Fair Housing. Each unit is under the guidance of the Director who is responsible for ensuring that respective program areas are monitored for compliance with State and Federal laws, rules and regulations governing equal opportunity in tenant occupancy in State-assisted housing, hiring, and contractual opportunities administered by DHCR.

Contract Compliance Unit (CCU)

CCU implements Executive Law Article 15-A to ensure the participation of minority (Note: Minority is defined as Black, Hispanic, Asian/Pacific Islander, or Native American) and women-owned business enterprises (M/WBEs) in contracts for construction, commodities and professional services with housing entities under DHCR supervision. CCU monitors M/WBE participation goals in contracting and subcontracting opportunities and collects the affirmative action aspects of contractors' workforce utilization plans to ensure the hiring of minorities and women.

CCU assists M/WBEs in applying to the Empire State Development Corporation (ESDC) for State certification. The staff works to ensure that state certified firms listed in ESDC's database are notified of all relevant contracting opportunities. A directory of State-certified M/WBE firms is maintained by ESDC. OFHEO staff assists Awardees and Contractors in contracting with State-certified firms to meet specific project goals in construction and the procurement process. The use of State-certified M/WBE firms is encouraged on all projects and in the purchase of goods and services.

Outreach activities include providing information to M/WBEs on contracting opportunities available through DHCR's various housing programs such as the Mitchell-Lama Program, the Public Housing Modernization Program, Housing Trust Fund, Housing Development Fund, Weatherization Program and the HOME Program. The staff participates in project planning conferences, reviews Requests for Proposal (RFPs), and Notices of Funding Availability (NOFAs), and sets procedures for announcing contracting and bidding opportunities.

OFHEO has created specific contract compliance reporting forms to document the Awardees adherence

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to Article 15-A of the Executive Law. Awardees are required to submit utilization plans which document their intent to subcontract with and/or procure goods and services from M/WBE to address project goals. They must provide proof of payment to M/WBE once project work has commenced. OFHEO maintains records of compliance and submits quarterly reports to ESDC. In the past couple of years, DHCR has made great strides in improving the M/WBE program. We have not only met but exceeded goals through the efforts of the Director and OFHEO. It is expected that M/WBE goals will be exceeded in 2011-2015.

CCU also monitors compliance under **Section 3 of the Housing and Urban Development (HUD) Act of 1968** for programs receiving federal funds.

Overview of Section 3

Section 3 is a regulation enacted by HUD in 1968 to promote employment and other economic opportunities for low and very-low income persons. Its intent is to provide jobs for residents and award contracts for businesses located in the community or city where the project receiving financial assistance is located. This means that Section 3 applies to HOME and HOME Local Program Administrator (LPA) funded projects. Section 3 requires that "to the greatest extent feasible," a good faith effort must be made to train and employ Section 3 residents as new hires with a goal of at least 30% of the workforce and to contract with Section 3 businesses in an amount which is at least 10% of the total amount of the contract for building trades, housing construction or rehab and at least 3% of the total amount for all other contracts.

A Section 3 resident is a resident of public housing, a low income person (one whose income does not exceed 80% of the area income), a very-low income person (one whose income does not exceed 50% of the area income) or a homeless person living in the community where the federally-assisted contract is located. OFHEO created the "Certification for Resident Seeking Section 3 Preference in Training and Employment." This form can be used by the resident to certify that he or she is a Section 3 resident.

A Section 3 Business Concern is a business which is 51% or more owned by a Section 3 Resident or 30% of his/her employees are Section 3 Residents or were Section 3 Residents within 3 years of the date of first employment with the business. OFHEO also created the "Certification of Business Concerns Seeking Section 3 Preference." This form could be used by businesses to certify that they qualify for Section 3 preference.

The Section 3 dollar threshold is for contracts exceeding \$200,000 or a subcontract exceeding \$100,000. If the project is for a Public or Indian Housing Authority, there is no threshold and the entire project is subject to Section 3.

The Equal Employment Opportunity Unit (EEOU)

To ensure a diversified workforce, the EEOU's mission is to monitor DHCR's personnel policies and practices and its implementation of hiring goals to ensure appropriate representation of women, minority groups, disabled persons and Vietnam veterans in the workplace. It advises managers and supervisors on equal opportunity in hiring, training, promotion and other personnel actions and monitors such activities in light of the agency's affirmative action goals and objectives. The EEOU conducts special recruitment events for certain DHCR job titles and engages in SCOPE conferences with the Department

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of Civil Service to ensure that civil service examinations are relevant and fair.

Staff investigates and assists in resolving employment discrimination complaints based on an employee's race, sex, creed, religion, color, or national origin under Federal and State equal employment opportunity statutes. Complaints can be filed by an applicant for employment, a current employee, or a beneficiary of a DHCR service who believes that he or she has been the subject of discrimination. The unit provides training and technical assistance to agency staff on a range of equal opportunity matters including sexual harassment and reasonable accommodation under the Americans with Disabilities Act (ADA) in employment as well as access to services provided by DHCR.

EEOU's strategic goal is to eradicate discrimination from all areas within DHCR and include executive staff, administrators and DHCR office personnel in its action plan designed to remove barriers to equal access of employment and promote new initiatives in the area of equal employment opportunities. While addressing the challenges to developing respectful multiracial environments and the skills necessary to do so, EEOU's goal is to also ensure that all employees are treated with fairness and respect, given access to promotional opportunities on the basis of merit and are not subject to discrimination or harassment in the workplace.

The Office of Equal Employment Opportunity Unit annually reviews its effectiveness and efficiency and considers practical ways to improve the equal opportunity framework to deliver better outcomes for the DHCR workforce.

Fair Housing Unit (FHU)

FHU seeks to promote fair housing and equal housing opportunity by requiring awardees of capital program funding and tax credits to comply with State and federal civil rights laws in the marketing of the low income housing they develop. These efforts are primarily guided by the Fair Housing Act and its amendments, Section 504 of the Rehabilitation Act and the New York State Human Rights Law. These statutes prohibit discrimination in the sale or rental of housing based on race, religion, color, national origin, sex, familial status, age, disability, sexual orientation, military status and marital status. FHU affirmatively furthers fair housing statewide by ensuring that awardees submit a marketing plan for approval prior to marketing and rental of units. The plans must set forth how the project will be marketed and rented, so that the "least likely to apply" population, including those in the disabled community and persons with special needs, have an equal opportunity for housing.

FHU also provides technical assistance and training on civil rights issues to awardees and DHCR employees involved at the regional level. The Fair Housing Act Amendments of 1988 (the "Fair Housing Act") made it unlawful to discriminate against persons with handicaps. As part of its protections, the Fair Housing Act requires that multifamily housing consisting of 4 or more units must be designed and constructed to provide accessible and usable housing for individuals with disabilities. The rule applies to buildings with elevators and all first floor units in buildings without elevators.

In March 1991, HUD published accessibility guidelines (the "Accessibility Guidelines") to provide developers with technical guidance on how to comply with the accessibility requirements of the Fair Housing Act. The Accessibility Guidelines apply to all new multi-family housing consisting of 4 or more units built for first occupancy after March 13, 1991.

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The Accessibility Guidelines are not mandatory, nor do they prescribe specific requirements which, if not met, would constitute violations of the Fair Housing Act. Developers may depart from the Accessibility Guidelines and use alternate ways to comply with the accessibility requirements of the Fair Housing Act. However, if complied with, the Accessibility Guidelines are intended to provide a safe harbor for compliance with the Fair Housing Act.

There are seven design requirement areas which should be addressed to be assured of the safe harbor:

1. An accessible building entrance on an accessible route
2. Accessible public and common use areas
3. Usable doors (usable by a person in a wheelchair)
4. Accessible route into and through the dwelling unit
5. Light switches, electrical outlets, thermostats and other environmental controls in accessible locations
6. Reinforced walls in bathrooms for later installation of grab bars
7. Usable kitchens and bathrooms

The Fair Housing Act also requires reasonable modifications to units permitted for handicapped persons. The Act makes it unlawful to refuse to permit, at the expense of the handicapped person, reasonable modifications to existing premises occupied by a handicapped person if such modifications are necessary to provide the person use and enjoyment of the premises. In rental properties, the landlord may require the person to agree in their lease that they will restore the units' interior to the condition it was in before modification.

Another statute that guides the compliance program of OFHEO is the Rehabilitation Act of 1973, specifically Section 504 of the act ("[Section 504](#)"). Section 504 provides that "no otherwise qualified individual with handicaps... shall, solely by reason of his handicap, be excluded from the participation in or be denied the benefits or be subjected to discrimination under any program or activity receiving federal financial assistance". Thus, awardees receiving HOME funds or any other federal assistance will be subject to Section 504.

Section 504 applies to new construction or rehabilitation of housing after July 11, 1988. Section 504 requires that 5% of the units in covered multi-family dwellings (5 or more units) be accessible to persons with physical disabilities. In addition to the 5% requirement for persons with disabilities, Section 504 also requires that 2% of the units in a multi-family development be designed and constructed for the visually or hearing impaired. Section 504 also applies to rehabilitated properties if the project contains 15 or more units and the cost of the alterations is 75% or more of the replacement cost of the completed facility. If the 15 units, 75% replacement cost threshold is not met, Section 504 requires that to the maximum extent feasible the units be made readily accessible to and usable by handicapped individuals. The defining

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standard is that accessibility is not required in a rehabilitation project if it would pose an undue financial or administrative burden on the developer.

Accessible, when relating to the building, means that the facility, when designed and constructed can be approached, entered and used by individuals with handicaps. *Accessible*, when referring to an individual unit, means such unit is located on an accessible route and when designed, constructed, altered or adapted can be approached, entered and used by individuals with handicaps. *Adaptable* means the ability of certain elements of a dwelling unit, such as, but not limited to, kitchen counters, sinks, and grab bars, to be added to, raised, lowered, or otherwise altered, to accommodate the needs of persons with or without disabilities, or to accommodate the needs of persons with different types or degrees of disabilities. For example, in a unit adaptable for a hearing-impaired person, the wiring for visible emergency alarms may be installed but the alarms need not be installed until such a time as the unit is made ready for occupancy by a hearing-impaired person. An adaptable unit on an accessible route is an accessible unit for purposes of Section 504.

Standards for design in federal programs are found in the Uniform Federal Accessibility Standards (UFAS). A building designed in accordance with UFAS is deemed to be in compliance with Section 504. In addition, a building which is in compliance with the New York State Building Code will also be in compliance with UFAS and therefore with Section 504.

The Fair Housing Act, Title VIII of the Civil Rights Act of 1968, and its 1988 amendments, prohibits discrimination in the sale, rental or advertising of housing. The Fair Housing Act protects anyone from being denied equal housing opportunity based upon:

1. Race
2. Color
3. Religion
4. Sex
5. Familial status
6. National origin
7. Disability

Collectively, these categories are known as "protected classes". In addition to the seven federal protected classes, New York State Human Rights Law protects the following additional classes from discrimination:

1. Age
2. Sexual orientation
3. Military status
4. Marital status

Progress in Addressing Impediments to Fair Housing

New York State continually reviews its Analysis of Impediments to Fair Housing Choice and takes appropriate actions to overcome barriers and increase housing opportunities. New York State is at the beginning of a five-year planning cycle and intends to submit its 2011-2015 Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD) on November 15, 2010. The State is also

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updating its Analysis of Impediments to ensure that the goals and objectives identified in the Consolidated Plan are consistent with addressing impediments to fair housing choice and increasing affordable housing opportunities.

The following identifies actions taken to affirmatively further fair housing choice:

- **Statewide Affordable Housing Needs Study**

In order to reduce impediments to fair housing choice the State recognized that it must continually analyze housing need and engage communities in order to promote effective strategies in the planning and development of affordable housing.

In 2007 the Division of Housing and Community Renewal (DHCR) created the Office of Policy Research and Development, in part to develop a Statewide Affordable Housing Needs Study. The Housing Needs Study was derived from information collected during forty-two focus group meetings convened throughout the State in 2007 and 2008. These focus group meetings included nearly 500 local officials and affordable housing and community development professionals to discuss the issues and needs they were facing in their respective communities. Discussion included a consideration of a range of fair housing choice-related issues.

A series of nine Regional Reports served as the foundation for the Statewide Housing Needs Study. These Regional Reports also included U.S. Census and American Community Survey data, as a basis for identifying the housing, demographic and related changes taking place in a region.

- **Access to Home**

The lack of sufficient accessible housing was determined an impediment to fair housing choice for persons with disabilities. As such the State has undertaken a new initiative to promote the development of accessible housing.

The State recognized that for those with physical disabilities the barrier to securing affordable housing was often the cost of accessibility modifications. DHCR created the Access to Home program in 2004 as a result of a unique collaboration between State agencies, Independent Living Centers, Housing Preservation Companies, disability advocates, and other stakeholders who identified a gap in housing opportunities for persons with disabilities.

Access to Home has committed more than \$35 million dollars in funding to not-for-profit organizations to administer local programs to make the homes and apartments of low- and moderate-income New Yorkers with disabilities accessible. Under the program, home improvements and alterations are made to permit persons with physical disabilities to remain in their own homes, rather than enter a more costly and intrusive nursing home setting.

The Access to Home Program received the 2009 National Council of State Housing Agencies (NCSHA) Award for HOME Improvement and Rehabilitation.

- **Changes to the Qualified Allocation Plan**

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DHCR/HTFC made several changes in its funding process to increase opportunities for affordable, accessible housing for a variety of populations. Several of these changes were included in DHCR's Qualified Allocation Plan (QAP). The QAP regulates how the State administers the Federal Low Income Housing Credit (LIHC) Program, which is an important tool to infuse private sector dollars into affordable housing.

These revisions in the QAP identified visitability standards as threshold review criteria. They also included rating criteria for fully accessible and adapted, move-in ready units and a set aside of up to up to \$2 million in Low Income Housing Credits for supportive housing. The supportive housing set aside supports a continuum of promoting fair housing choice since projects funded under the supportive housing set aside may provide access to housing with supportive services, but services are not mandated.

- **Enhancing Program Requirements**

In 2004 DHCR implemented programmatic changes extending the requirements of Section 504 of the Rehabilitation Act of 1973 to certain State financed housing projects. Beginning with the 2005 funding round for the State funded Low Income Housing Trust Fund (HTF) program DHCR now requires that a minimum of 5% of the total units in a new construction multi-family project (five units or more), or one unit whichever is greater, are made accessible for and marketed to persons with mobility impairments and that an additional 2% of the total project's units or one unit, whichever is greater, are made accessible for and marketed to persons with visual or hearing impairments. The project owner is responsible for the reasonable costs of any alterations necessary to accommodate an eligible tenant.

- **Implementing Scoring Incentives**

As the State actively encourages new housing opportunities for persons with disabilities, DHCR/HTFC's funding process includes rating and ranking criteria to increase opportunities for affordable, accessible housing for a variety of populations. The rating and ranking allows applicants proposing a housing project or program which targets persons with special needs to be eligible for scoring points to set-aside units for persons with disabilities. This set-aside includes 15% or more of the total project's units and allows owners to reserve units outside of the application system, thereby providing access to units that may have otherwise been included in a lottery system.

In the 2008 funding round, DHCR/HTFC included a scoring incentive which provided maximum points for applicants exceeding 5% of the total projects units as fully accessible, move-in ready for persons with a mobility impairment and 2% of the units as fully accessible, move-in ready for persons who have a hearing or vision impairment to 10% and 4% respectively.

This enhanced criterion was continued in 2009 with a number of applicants taking advantage of the point incentive. Of the total awards announced in July 2009, approximately 70% met, or exceeded the 5% and 2% criteria and more than 50% met or exceeded the 10% and 4% criteria. The 2009 awards are creating more than 400 fully accessible units for persons with mobility, hearing or vision impairments.

- **CDBG Program Improvements**

Effective with Program Year 2006 funding under the CDBG Program, applicants were

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encouraged to increase the affordability of housing and remove the potential obstacle of housing rehabilitation and homebuyer loans. This was accomplished by issuing grants in lieu of loans to better service the low-income resident by reducing the potential of a monthly financial burden that a loan, even if low interest, may have had. Additionally, applicants were encouraged to incorporate home-maintenance programs into their housing rehabilitation and homebuyer programs. Home-maintenance programs have the potential of reducing maintenance costs over the long term, which will translate into enduring affordability to the residents.

Those applicants who design their housing rehabilitation or homebuyer programs as a grant program, which incorporate mechanisms to ensure long-term affordability, will receive higher project assessment points for these assessment criteria.

In 2009 eligible communities were encouraged to address the needs of and provide services to persons with special needs. Applicants of CDBG funding are assessed on their efforts to market to and assist persons with special needs. Project assessment points are awarded to applicants based on the degree to which they meet the criteria.

In 2009, DHCR/HTFC increased its award of CDBG funds for affordable housing by \$3 million. Sixty-Six percent of NYS CDBG funds awarded under New York State's Annual Competitive Round went to projects that address and/or support affordable housing.

- **Affirmative Marketing Plans**

The lack of education, materials and information on fair housing choice and affordable housing need was an issue raised in the development of the Analysis of Impediments.

To improve the quality of project marketing DHCR's Office of Fair Housing and Equal Opportunity (OFHEO) created a marketing plan guideline for Awardees using HUD's Fair Housing Marketing Guide.

DHCR/HTFC requires compliance with the Fair Housing Act's non-discrimination requirements at the marketing stage of the development it funds. Awardees are required to submit affirmative marketing plans, which must contain a marketing strategy to target minority groups including the disabled community. Each plan must list a community contact such as an Independent Living Center for the disabled community, which will assist with outreach and placement. Advertisements for rentals and sales must contain equal opportunity and accessibility logos, as well as language stating the accessibility of units.

OFHEO provides technical assistance to awardees in conjunction with its review of marketing particularly in the areas of advertising and outreach to least likely to apply populations.

OFHEO makes annual presentations to new awardees in each of DHCR/HTFC's regional offices explaining marketing requirements, the Fair Housing Act, Section 504 requirements and the rights of persons with disabilities. The presentations are supplemented by numerous pamphlets and brochures OFHEO has prepared on these topics.

- **Affirmatively Furthering Fair Housing under the CDBG Program**

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The CDBG Program works with recipients to ensure that efforts are undertaken to affirmatively further fair housing. Within the CDBG application, applicants can receive 20 bonus points for their efforts to affirmatively further fair housing by demonstrating that they have provided assisted housing in areas outside of minority or low- and moderate-income population centers. In addition, at the time of application, applicants are required to submit signed certifications that acknowledge that they will work to affirmatively further fair housing through a variety of activities. Specifically, recipients are required to designate a Fair Housing Officer to receive and address any complaints related to Fair Housing. Information on the Fair Housing Officer is obtained annually through the Annual Performance Report. Recipients are also monitored at least once during the life of the grant for regulatory compliance including compliance with the Fair Housing Regulations.

- **Training Opportunities**

DHCR/HTFC hosted a series of Fair Housing and Accessibility Training Seminars, provided by Fair Housing Solutions, LLC, for internal staff and owner/managing agents on the requirements of the Fair Housing Act and the provisions of Section 504 of the Rehabilitation Act of 1973.

DHCR/HTFC contracted with Dr. Kathryn Nelson, author of The Hidden Crisis: Worst Case Housing Needs among Adults with Disabilities. Prior to her retirement Dr. Nelson worked at HUD and was the principal author of HUD's first eight reports to Congress on worst case housing needs for housing assistance for persons with disabilities. Dr. Nelson works with the Technical Assistance Collaborative. A stakeholder group of State agencies, disability advocates, and not-for-profit organizations participated in Dr. Nelson's presentation. The result was a facilitated discussion of data and needs that would improve the State's planning process.

- **Raising Awareness**

The State Division of Human Rights and U.S. Department of Housing and Urban Development conducted a month-long Fair Housing Public Service Campaign targeting all regions of the State. Funded by HUD, the campaign began in November of 2008 and included 4,000 subway and 300 bus advertisements in New York City; 195 bus advertisements in Buffalo, Rochester, and Syracuse; 26 billboard ads throughout upstate New York; advertisements in numerous weekly publications around the state; and a statewide webcast. The theme of the campaign was "*For Rent/For Sale, Unless...*" The advertisements listed various categories protected under the Fair Housing Act. These include: race, ethnicity, creed, religion, familial status, and disability, among others. The goal of the campaign was to educate the public as to their rights and recourse.

- **Nursing Home Transition and Diversion Waiver Housing Subsidy Program**

Through discussions with disability advocates and partner agencies the State recognized that for persons with disabilities and special needs living on Social Security Income (SSI) the cost of housing was often a barrier to fair housing choice. Often times this resulted in more costly nursing home placement and prohibited an individual from the choice of living in a more integrated setting.

DHCR/HTFC partnered with the NYS Department of Health (DOH) to create the Nursing Home Transition and Diversion (NHTD) Waiver Housing Subsidy Program. This State funded initiative provides rental assistance to NHTD Medicaid waiver participants in New York State. The Program offers an alternative to nursing home placement for people with disabilities ages

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eighteen (18) or over and seniors by assisting them with securing housing and at home services appropriate to their needs.

A household may remain with the program as long as they are waiver eligible, even if they change residence. The NHTD Housing Subsidy receives an annual State appropriation of approximately \$2.3 million which has allowed the program to be offered in every county within the State. The average rental subsidy payment is \$771 per month.

This program has strengthened the partnership between housing and service delivery systems, as organizations have become more adept with developing plans that meet individual service and housing needs. It won the 2009 National Council of State Housing Agencies (NCSHA) Award for Program Excellence in Special Needs Housing.

- **Most Integrated Setting Coordinating Council**

The State continues to engage in planning initiatives that play a significant role in expanding housing for people with disabilities. DHCR and the Office of Temporary and Disability Assistance (OTDA) serve as active members of the Most Integrated Setting Coordinated Council (MISCC). MISCC was created through Chapter 551 of the Laws of 2002 within the Executive Department to develop and oversee the implementation of a comprehensive statewide plan for providing services to disabled individuals in the most integrated setting possible.

The Commissioner of DHCR chairs a MISCC Housing Task Force which is comprised of consumers, representatives of not-for-profit and advocacy organizations, as well as entities of government whose work impacts the lives of people with disabilities. The Task Force was formed to support the MISCC's goal of ensuring that people of all ages with disabilities are afforded the choice and empowerment to live in the most integrated setting that meets their individual needs and preferences.

- **New York/New York III Supportive Housing Agreement**

In 2005 New York City and New York State entered into a homeless housing initiative to provide an additional 9,000 supportive housing units for individuals and families living on the streets or in emergency shelters in New York City. The New York/New York III Supportive Housing Agreement provides housing and related services to those New York City individuals and families most in need.

DHCR, OTDA, the Office of Mental Health (OMH) and Office of Alcohol and Substance Abuse Services (OASAS) continue to work in close collaboration to implement this initiative. Liaisons from each agency participate on a State/City Oversight Committee to ensure creation of necessary policies for implementation and monitoring to achieve targets.

- **Combating NIMBY**

The Analysis of Impediments identified "Not in My Back Yard" (NIMBY) as a primary barrier to affordable housing. DHCR launched an ongoing campaign to dispel the myths associated with affordable housing and demonstrate the far-reaching benefits that it has on cities, towns, and villages. The support of municipalities on every level is critical to the State's ability to create and preserve affordable housing opportunities in New York.

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In 2008, a statewide Public Service Announcement (PSA) campaign was launched to promote the continued development of affordable housing in communities throughout New York State. The PSAs were part of a larger campaign, Affordable Housing Works, touting attractive and high quality affordable housing developments across New York State.

The PSAs aired on broadcast television stations and radio stations throughout the State. The ads ran for four weeks and featured filmmaker and green affordable housing advocate Edward Norton, former NFL football player and community developer Tiki Barber and former Major League baseball player and affordable housing developer Mo Vaughn. Additional ads ran in Spanish.

In conjunction with this effort DHCR also developed a stand-alone website: www.AffordableHousingWorks.org. The site showcases the PSAs, as well as features examples of attractive, quality affordable housing throughout the State. The PSA campaign garnered an Award for Excellence in Creative Media from the National Council of State Housing Agencies.

As part of this effort DHCR launched a video presentation entitled, “Municipal Leaders Speak Out - Affordable Housing Works!” The video was presented at the Association of Towns Annual Meeting and the New York Conference of Mayors (NYCOM) Winter Legislative Conference in February of 2009. It featured municipal leaders speaking out about the positive impact of affordable housing on communities and quality of life.

- **Section 8 Homeownership**

Beginning in September 2000, Public Housing Agencies (PHAs) administering the Section 8 Housing Choice Voucher Program were authorized to utilize Voucher assistance to help Voucher Program participants purchase a home. DHCR was one of the first PHAs in the country and the first in NYS to participate in a pilot program involving Section 8 homeownership.

Since 2000, DHCR has steadily built its home ownership program, and is now the number one ranking PHA in the country, with respect to mortgages closed utilizing Section 8 Voucher assistance. DHCR has combined Section 8 Voucher assistance with Family Self Sufficiency programming to help 294 families achieve homeownership in 38 of the 50 local program areas under DHCR Voucher Program authority.

- **HUD-VASH Voucher Program**

Issues faced by veterans returning from the conflicts in Iraq and Afghanistan focused greater concern on the plight of homeless veterans. The current HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program was authorized in the 2008 Consolidated Appropriations Act and is the only housing assistance program within the U.S. Department of Housing and Urban Development (HUD) targeted to any veteran population.

The HUD-VASH program is explicitly designed to provide permanent supportive housing to veterans with serious mental and addictive disorders. HUD-VASH combines HUD Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community. Evaluations of the HUD-VASH program conducted by the U.S. Department of Veterans Affairs’

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Northeast Program Evaluation Center (NEPEC) indicate that HUD-VASH significantly reduces days of homelessness for veterans targeted by the program.

DHCR has been awarded HUD-VASH Vouchers in Suffolk and Westchester Counties in conjunction with VA Centers in those areas and to date has assisted 142 veterans in obtaining the affordable housing and case management services provided by the program.

- **Family Unification Program**

The lack of adequate and affordable housing has been recognized as a key factor in the separation, or threat of imminent separation, of children from their families. The lack of such housing has also been identified as an obstacle in reunifying families whose children were placed in foster care. HUD Family Unification Vouchers enable these families to obtain and retain decent, safe, sanitary and affordable housing.

The Family Unification Program couples Section 8 Voucher assistance with services provided by other agencies to ensure that housing costs are affordable and that other family issues are appropriately addressed.

DHCR has the country's largest Family Unification Program with 877 families currently enrolled in 24 local areas under DHCR authority. Nearly \$800,000 is disbursed each month to help these families maintain their family structure.

- **NYHousingSearch.gov**

The Analysis of Impediments identified access to available affordable housing, education materials and information as a barrier to obtaining affordable housing. The State launched an effort to find new and affordable ways to provide additional resources to those most at risk by developing tools that connect people to available housing in order to assure a safe, decent place to live.

In 2008 www.NYHousingSearch.gov was launched as a free public service provided by DHCR, the New York State Department of Health (DOH) and Office of Mental Retardation and Developmental Disabilities (OMRDD).

The site is funded in part through a Money Follows the Person (MFP) Rebalancing Demonstration Grant and a Real Choice Systems Change, Systems Transformation Grant from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services. These grants assist states with making effective and enduring improvements in community-based long-term care and support systems for seniors and people with disabilities.

The site uses software created by Socialserve.com, a national not-for-profit provider of housing locator services. Socialserve.com is responsible for maintaining the site and providing toll-free call center support.

This innovative service connects people with housing they can afford that meets their individual needs and is located in the communities of their choice. www.NYHousingSearch.gov can be accessed online 24-hours a day and is supported by a toll-free, bilingual call center M-F, 9-6 EST.

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The easy-to-use, free search allows searchers to look for housing using a wide variety of criteria and special mapping features. Listings display detailed information about each unit. The service also provides links to housing resources and helpful tools for renters such as an affordability calculator, rental checklist, and information about renter rights and responsibilities.

DHCR requires as part of Affirmative Fair Housing Marketing Plans (AFHMP) that projects receiving subsidies register with www.NYHousingSearch.gov and report vacancies. The primary purpose of the affirmative marketing program is to promote an environment in which individuals of similar income levels in the same housing market area have available to them a like range of choices in housing, regardless of the individual's race, color, religion, sex, national origin, familial status, age or disability.

DHCR developed an extensive marketing and advertising campaign to promote www.NYHousingSearch.gov. An initial Google ad word search campaign was launched to raise on-line awareness of the site. Newspaper ads were placed in every county throughout the State in multiple editions. Email blasts were sent to interested stakeholders, as well as information to include in newsletters and publications. Various trainings and brown bag lunch seminars were conducted to engage DHCR staff, as well as the public.

The volume of listings and frequency of searches illustrates a success rate that exceeded initial projections. While numbers are a measure of success, the greatest tool to demonstrate worthiness is whether those searching for housing are successful as a result of the site. In exit surveys landlords report that over 35% of tenants find housing as a direct result of www.NYHousingSearch.gov.

- **New York State Housing Report**

Affordable housing development increasingly requires complex financing structures, using a variety of federal, state and local resources to leverage private investment. This financing system makes it complicated to measure the State's efficiency in its use of these resources, which was the impetus for creating a State Housing Report.

Simply establishing the amount of resources committed and the number of units financed was not an easy task. Prior to this Housing Report, information about the State's different housing programs was not collected in one place. Layered on top of the State housing programs are intricate federal programs.

Lastly, in addition to capital dollars spent to finance the construction or preservation of affordable housing, there are immense operating and rental subsidies, as well as service dollars, spent to make housing more accessible or affordable for special need populations or for very low-income households.

The first report established a base line for housing production and resource commitment and is available at: <http://www.dhcr.state.ny.us/Publications/HousingReport/NYSHousingReport.htm#a3>

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The ultimate goal for future housing reports is to measure New York's annual progress toward providing housing opportunities for all of its citizens.

- **Foreclosure Prevention Program**

The State's Analysis of Impediments identified sub-prime lending as an impediment to fair housing choice. The 2008-09 New York State budget provided \$25 million to the Housing Trust Fund Corporation (HTFC) for the development and administration of a sub-prime foreclosure prevention services program.

In June of 2008, HTFC released an open window Request for Proposals (RFP) seeking applicants that could provide a continuum of necessary foreclosure prevention services within a proposed service area. The required continuum of services included outreach, education, counseling, legal representation, and court-based services. From August of 2008 through May 2010, HTFC approved ninety (90) grant awards to foreclosure prevention programs across New York, which has resulted in services being available in every county within the State. The awardees were provided two-year contracts to provide the proposed services.

According to a New York State Banking Department Report released in July of 2009, tens of thousands of New York homes are in the foreclosure process, or at risk of foreclosure, thus homeowners are in urgent need of housing counseling and support. Yet the foreclosure crisis has strained the capacity of housing counselors, legal services, mediators and other advocates to provide borrowers with the necessary help to prevent foreclosures. The availability of trained counselors, mediators, and lawyers is an important element in supporting and educating New Yorkers facing default or foreclosure. As caseloads have grown, the sustained ability of these agencies to respond to this increasing demand for services is a critical issue.

Due to the ongoing problems associated with foreclosure, the 2009-10 New York State budget appropriated an additional \$25 million to the Housing Trust Fund Corporation (HTFC) to continue the State's foreclosure prevention effort started in the previous budget year. The new funds have been allocated from the Fiscal Stabilization Fund provided to the State under the American Recovery and Reinvestment Act (ARRA).

- **Manufactured Housing Replacement**

DHCR/HTFC is responding to an important need in rural communities with a new initiative to provide safer, more affordable homes for low-income individuals and families by replacing severely substandard and dilapidated mobile and manufactured homes with new ENERGY STAR Qualified manufactured housing.

The new statewide Manufactured Home Replacement Initiative (MHRI) targets \$5 million in NYS HOME Program funds for the replacement of dilapidated owner-occupied mobile and manufactured homes that are sited on land owned by the homeowner. It also increases the award limit under HOME by sixty-six percent, from \$30,000 to \$50,000.

DHCR's 2009 Regional Housing Needs Studies of the North Country, Finger Lakes, and Western New York Regions highlighted the critical role that mobile and manufactured homes play in affordable housing across the state. The studies also underscored the severe deterioration of

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many of these homes, particularly those built prior to 1976 when the use of tin roofs, metal siding, and inefficient windows was commonplace.

- **The New York Main Street Program**

New York Main Street provides financial resources and technical assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and neighborhoods. An important goal of the NY Main Street Program is establishing the residential sector in existing downtown/neighborhood corridors, which have a mix of housing that is affordable to all income levels.

Expanding affordable housing opportunities in mixed-use districts, including accessible upper floor units, creates the critical density needed to attract or expand public transportation options in communities throughout the state. In addition, investing in mixed use neighborhoods lessens the need for private transportation units as employment opportunities and housing are located in close proximity to each creating further employment opportunities for low-income residents.

An example of the creation of the critical mass needed to expand public transportation offerings benefiting low-income persons may be found in the Hudson Valley Region of New York State. The revitalization of small to medium size cities such as New Rochelle and Yonkers have made these areas attractive to developers who wish to create Transit Orientated Development communities.

The State's success in improving programs and reforming policies is a reflection of input received from our public and private sector partners. We continually engage our partner agencies, housing advocates, supportive housing providers, developers, consumers and residents from across the State. Together we have researched best practices, examined barriers to safe, decent, affordable and accessible housing and implemented action steps to improve delivery of the State's housing resources.

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STRATEGIC PLAN

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STRATEGIC PLAN - GENERAL

Section 91.315 (a) General

"For the categories described in paragraphs (b), (c), (d) and (e) of this section, the consolidated plan must do the following:

- (1) Indicate the general priorities for allocating investment geographically within the state and among priority needs;*
- (2) Describe the basis for assigning the priority (including the relative priority where required) given to each category of priority needs;*
- (3) Identify any obstacles to meeting underserved needs;*
- (4) Summarize the priorities and specific objectives, describing how the proposed distribution of funds will address identified needs;*
- (5) For each specific objective, identify the proposed accomplishments the State hopes to achieve in quantitative terms over a specific time period (i.e., one, two three or more years) or in other measurable terms as identified and defined by the State.*

Overview

As required by HUD regulations, Section 91.315 of New York State's Consolidated Plan 2011– 2015 describes the State's strategic goals and objectives and proposed actions to address issues related to:

- affordable housing;
- homelessness;
- other special needs; and
- non-housing community development needs.

In addition, this section of the State's Consolidated Plan addresses issues related to:

- barriers to affordable housing;
- lead-based paint hazards;
- the State's anti-poverty strategy;
- the State's institutional structure;
- coordination among state agencies and with other interested parties, both public and private;
- low-income housing tax credit use; and
- public housing resident initiatives.

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Section 91.315 (b) Affordable Housing

“With respect to affordable housing, the consolidated plan must do the following:

- (1) The description of the basis for assigning relative priority to each category of priority need shall state how the analysis of the housing market and the severity of housing needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with Section 91.305 provided the basis for assigning the relative priority given to each priority need category in the priority needs table prescribed by HUD. Family and income types may be grouped together for discussion where the analysis would apply to more than one of them;*
- (2) The statement of specific objectives must include how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units; and,*
- (3) The description of proposed accomplishments shall specify the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined in Section 92.252 of this subtitle for rental housing and Section 92.254 of this subtitle for homeownership over a specific time period.”*

Overview

New York State's Strategic Plan is built on programs that address both supply and demand issues in affordable housing. The State's overall goals are to create both decent housing and a suitable living environment for low- and moderate-income New Yorkers. To achieve these goals, New York State proposes six objectives. Four of these objectives focus on preserving and increasing the supply of decent, safe and affordable housing while two focus on demand-side affordability issues for New Yorkers. Together, these efforts can begin to address the imbalance that has resulted in housing shortages, high costs, and substandard conditions in the State's existing housing stock. In addition, New York State's strategic objectives create more housing choices for low-income and minority households by emphasizing both home ownership opportunities and rental subsidies. It is noteworthy that approximately 15% of all units assisted with HOME funds (about 1,267 units) will be targeted to persons with disabilities and other special needs.

Affordable Housing Goals

Following is a discussion of the need factors that are the impetus for New York State's affordable housing goals, the groups that are most affected by these needs, and the proposed outcomes and accomplishments or indicators which will be employed to gauge using the four Federal programs (and, in particular, the HOME Investment Partnerships (HOME) Program) during the five-year strategic period.

Assumptions for HUD Priority Housing Needs -- HUD Table 2A

Assumptions in completing the following table, HUD Table 2A – Priority Needs Summary Table:

- The “Priority Need Level” is characterized as H (high), M (medium) or L (low), according to HUD's definitions.
- HUD's CHAS Data Book is the source for the number of units of “Unmet Need” column of HUD Table 2A.
- The “Goals”:
 - reflect proposed accomplishments for 2011 - 2015, the five-year period of this Strategic Plan;
 - include only those units expected to be completed and ready for occupancy during the five-year period (as per HUD regulation 24 CFR 91.520(a) which requires jurisdictions to report on the families and persons assisted -- hence, completed units);
 - are based on the approximate distribution of households types assisted in past years under the HOME Program; and
 - assume level funding for HOME (about \$40 million) for each of the next five years.

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Finally, and most importantly, **the goals in HUD Table 2A include only those units assisted with HOME funds.** Limiting the goals only to HOME-assisted units is based on regulation 24 CFR 91.315(b)(3) which limits reporting only to those housing units that meet the program definition of affordable (at 24 CFR 92.252 and 24 CFR 92.254).

It must be emphasized, however, that New York State also addresses the needs identified in this Consolidated Plan by assisting many additional affordable housing units with other federal and state funds. For example: the State-administered Emergency Shelter Grants Program will assist about 26,700 individuals with special needs in 2011; more than \$2.1 million in State-administered Housing Opportunities for Persons with AIDS funds will be used in 2011 to assist persons living with HIV/AIDS and their families; the NYS CDBG program will result in the rehabilitation of approximately 3,500 units of affordable housing and the creation of 575 low-income homeownership opportunities which will provide decent, safe and affordable housing for many persons with disabilities and special needs. The New York State-administered Section 8 Housing Choice vouchers will continue to assist more than 38,000 households each year, including many persons with disabilities and special needs. In addition, this Consolidated Plan describes a variety of state-funded programs which will assist many more households.

**HUD Table 2A
Priority Needs Summary Table**

PRIORITY HOUSING NEEDS (households)			Priority Need Level*	Unmet Need**	Goals
Renter	Small Related	0-30%	H	291,680	330
		31-50%	H	182,740	330
		51-80%	M	233,315	200
	Large Related	0-30%	H	87,915	70
		31-50%	M	62,835	70
		51-80%	M	74,280	60
	Elderly	0-30%	H	245,680	350
		31-50%	H	136,050	330
		51-80%	M	100,590	100
	All Other	0-30%	H	237,850	430
		31-50%	M	117,850	275
		51-80%	M	579,830	225
Owner	0-30%	H	240,399	1,125	
	31-50%	H	298,534	1,725	
	51-80%	M	491,194	2,825	
Total Owners and Renters		0-80%		3,380,742	8,445 ****
Special Needs***		0-80%	H	513,905****	1,267*****
Total 215 Goals					8,445
Total 215 Renter Goals					2,770
Total 215 Owner Goals					5,675

* HUD specifies 3 "Priority Need Levels": High, Medium and Low

** The estimates of "Unmet Need" in this table are derived from HUD's CHAS Data Book and are subject to all its limitations.

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*** “Special Needs” is an attribute of some renter and owner households (i.e., those households which include one or more individuals with a “special need”) as well as of some individuals and families who are not included within the census definition of “household” (e.g., unsheltered homeless and those living in institutions such as nursing homes). “Special Needs” is not a tenure type in addition to owners and renters. The 513,905 “Special Needs” households are therefore a subset of, and are distributed among, the various income and family type subcategories of the 4,083,205 New York State renter and owner households with incomes at or below 80% of area median income. HUD Table 2A has been slightly modified to make this relationship clear to the reader.

**** A HUD CHAS Data Book table on households with “mobility and self-care limitations” is the source of the number of “Special Needs” households with “Unmet Need” (i.e., 513,905). While this number may be a reasonable estimate of overall need, it should be used with care. Elsewhere in this Consolidated Plan there are discussions of the housing and supportive services needs of various subpopulations of the homeless and the non-homeless with special needs (e.g., the frail elderly, the mentally ill, those with addictions to alcohol or other drugs, etc.). The overall “Special Needs” estimate includes many, but not all, of these individuals and families. Because it is based on households, it doesn’t include those who have unmet housing needs but don’t live in households (e.g., the unsheltered homeless and those in institutions like nursing homes).

***** The 1,267 units of housing for “Special Needs” individuals and families is included within, and comprises 15% of, the overall 5-year goal of 8,445 HOME-assisted units of affordable housing. It should also be emphasized that, while only HOME-assisted units are counted in the “Goals” column of HUD Table 2A, New York State addresses many of the needs described in the “Unmet Need” column with other federal and state funds. For example: the State-administered Emergency Shelter Grants Program will assist about 26,700 individuals with special needs in 2011; more than \$2.1 million in State-administered Housing Opportunities for Persons with AIDS funds will be used in 2011 to assist persons living with HIV/AIDS and their families; and, over the next 5 years, the NYS CDBG program will result in the rehabilitation of approximately 3,500 units of affordable housing and the creation of 575 low-income homeownership opportunities which will provide decent, safe and affordable housing for many persons with disabilities and special needs. State-administered Section 8 Housing Choice vouchers will continue to assist more than 38,000 households each year, including many persons with disabilities and special needs. In addition, this Consolidate Plan describes a variety of state-funded programs which will assist many more households.

GOALS

CREATE DECENT HOUSING

FOR LOW- AND MODERATE-INCOME NEW YORKERS

Improve availability and accessibility by preserving existing privately-owned affordable housing while eliminating health and safety hazards

The needs section of this Plan clearly identifies the affordable housing needs that exist in New York. But in many rural and non-metro areas, as well as in some low-income urban areas, a supply of privately-owned rental housing is available that is affordable to low-income households. There is also a significant stock of housing owned and occupied by low-income households, especially in rural and non-metro areas. In those cases, it can be more cost-effective to preserve existing housing than to build new housing. However, given the age of housing in New York, and the lack of resources available to low-income households for routine maintenance, much of the privately-owned stock that is occupied by low-income households is in need of repair to address health and safety issues, such as lead paint hazards, code violations, or other substandard conditions.

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While rehabilitating existing housing is typically less costly than building new housing, it does present challenges. Costs for energy and materials have both increased substantially in recent years, and the imposition of new mandates such as HUD's lead hazard control rule have added to the cost of rehabilitation work. The new EPA Lead-Based Paint Renovation, Repair and Painting requirements for contractors have made finding qualified contractors more difficult, especially in more rural areas of the state. Insurance costs for contractors have increased significantly, and the adoption of new building codes in the State has meant that some costlier measures, such as roof replacement, are now commonly required. Increased building costs also make it more likely that low-income owners defer maintenance on their unit, which often means that repairs, when finally made, are more costly. New York State's aging population is requiring more accessible units, but often has less cash income to support repairs and accessibility modifications. Also, a significant number of older manufacturing units that are occupied by low-income households are in need of replacement.

The situation in rural and non-metro areas is complicated by an uneven service delivery system, and, in some areas, a shortage of qualified contractors who are willing to work on these relatively smaller and less profitable jobs. Some administrative staff, and many of the contractors who are available don't have the specialized training necessary to meet federal requirements for lead-hazard abatement, or current building science skills needed to properly install energy conservation measures.

- **Proposed Activities**

Rehabilitation of renter-occupied and owner-occupied housing will be supported with HOME Program funds. According to the SOCDS CHAS data available on HUD's web site, in New York State jurisdictions that do not receive allocations of HOME Program funds directly from the federal government, there were more than 247,000 rental units occupied by low-income households, and more than 312,000 units owned and occupied by low-income households. While needs exist in each segment of this population, those with the lowest incomes have the fewest resources available to maintain privately owned housing, or to pay rents sufficient to cover owner operating costs. Accordingly, funds will be targeted to those units occupied by households with the lowest incomes, to the extent possible.

Manufactured housing is an important home ownership option in the rural areas of New York State and comprises a large percentage of the housing units in those areas. While the problem of dilapidated mobile (pre-June 1976) and manufactured homes (post-June 1976) can be addressed by offering HOME new construction funding, this approach does not work for all owners. To address this problem, the State began a Manufactured Home Replacement Initiative using HOME funding. HOME funds are being used to replace mobile and manufactured homes in dilapidated condition with new size-appropriate HUD certified, ENERGY STAR Qualified manufactured homes. The State anticipates the continuance of this program targeting up to five million dollars per year to assist up to 100 units per year. All units must be disposed of and may not be readopted for any use.

The State will also require that priority be given to addressing health and safety hazards that exist in assisted units when developing work scopes for buildings to be assisted. Lead paint hazards, building code violations (including electrical hazards, fire hazards, and other life-safety issues), mold and moisture problems, and environmental health concerns will all be addressed by local rehabilitation programs. The State may set aside a small amount of HOME funds each year to address lead hazards in existing housing.

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Training and technical assistance will be provided to local government and not -for-profit staff that administer HOME-funded rehabilitation programs. Training will focus on sophisticated construction management and cost estimating techniques, building science/building performance, techniques for disability access, and, increased contractor outreach and training to advance quality of work. To the extent that funds are available, training will also be provided to contractors likely to work on HOME rehabilitation projects. Contractor training will focus on the above areas, with particular emphasis on building science and health and safety issues, with special emphasis on the new lead-safe work practices requirements.

While the primary funding vehicle among programs covered by this Strategic Plan for infrastructure, services and economic initiatives is the New York State Community Development Block Grant Program (NYS CDBG), this program also allows New York State to provide resources to meet the housing needs of its non-entitlement and rural communities and to help identify and respond to trends and events that may affect the housing needs and economic characteristics of these communities. Also included in the State's goals is the ability to enable localities to strategically and comprehensively address their needs utilizing an array of community development programs.

The housing activities of the NYS CDBG Program will include the rehabilitation of existing housing units occupied by owners and renters. Statutory provisions generally require that rehabilitation efforts principally benefit low- and moderate-income households. The NYS CDBG program permits local communities to determine specific local needs and propose the forms of assistance by an RFP process, rather than by State-directed program activities and priorities. Therefore, it does not target specific household types by income (other than statutory objective), tenancy, household size or other categorical areas.

NYS CDBG funded projects that include the rehabilitation of tenant-occupied units improve the ability of low- and moderate-income individuals and families to access affordable rental housing in standard condition. For a specified period commensurate with the amount of CDBG funding, landlords benefitting from such assistance must ensure the affordability and accessibility of these units and to low- and moderate-income tenants. This type of assistance helps to stabilize the quantity of decent, hazard-free rental units available to lower income tenants.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to rehabilitate approximately:

- **3,450 homeownership units; and**
- **475 rental units**

Approximately 2,750 of the owner-occupied units and 400 of the renter-occupied units will be occupied by very-low and extremely-low income households.

Increased emphasis on health and safety, including lead hazard remediation, will result in fewer illnesses and other adverse effects that can result from substandard housing, and contribute to the State's goal of significantly reducing lead from housing by 2015.

An expanded pool of qualified contractors and enhanced administrative capacity will result in increased quality of work performed with HOME funds. While difficult to measure, this should result in more cost-effective and longer lasting repairs.

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The State also anticipates that the NYS CDBG Program will impact the preservation of existing affordable housing through the support of rehabilitation of existing rental and owner occupied units. The State reserves the right to utilize all available NYS CDBG assistance to preserve existing affordable housing. They include, but are not limited to: code enforcement; planning; counseling; and traditional rehabilitation activities.

In support of this objective, over the next five years New York State will use NYS CDBG Program funds to rehabilitate approximately:

- **3,500 housing units**

Proposed accomplishments under this objective will be classified as DH-1, increasing the availability of decent housing for the low and moderate income households through rehabilitation.

Objective:

Improve affordability by assisting the production of new housing for working families

Increasingly, the lack of housing affordable to working families is cited as a contributing factor in a number of social and economic problems. More than three quarters of low-income families renting units in non-participating jurisdictions encounter one or more housing problems. These families often experience associated problems, from childhood asthma and lead poisoning to longer commutes, poor schools, and inability to afford decent child care.

As described in the market section of this Plan, New York State includes some of the most expensive housing markets in the country. Even in less expensive markets, the supply of adequate, affordable housing is severely constrained, and rents are high compared to incomes. The primary tools available to New York State for housing construction are the State Housing Trust Fund and the Low-Income Tax Credit, but the HOME Program can be a useful tool for new construction in certain areas. However, the use of the HOME Program for new construction is being significantly limited by prevailing wage requirements, and by income targeting restrictions that make project viability difficult in areas with high operating costs.

Securing local approvals for affordable housing in rural and non-metro areas has proven particularly difficult in recent years. Especially for family housing, the “not-in-my-back-yard” phenomenon has slowed development and even blocked projects. Overcoming this trend requires public education and a shift in project focus. DHCR will increase outreach efforts in local communities and will promote mixed-income rental housing to lessen the impact of low-income projects on surrounding communities.

- **Proposed Activities**

HOME Program funds will be used to assist in the financing of new construction and substantial rehabilitation of rental projects affordable to working families. While HOME funds will be primarily invested in units intended for occupancy by very-low income households, mixed-income, mixed-use, and family housing will all be supported through this activity. HOME funds will typically be used in conjunction with Low-Income Housing Credits, or as a subsidy for projects developed by Community Housing Development Organizations (CHDO) and other not-for-profit developers. Other activities, including the financing of soft costs, mortgage guarantees, and construction of infrastructure, may also be undertaken, to help reduce project costs and make units more affordable to targeted income groups.

When HOME funds are invested in new workforce housing, the funding is typically made

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available to developers as permanent financing only. New York State Housing Development Fund assistance will be available as subsidized construction financing for some projects to ensure that adequate construction financing is available, especially in parts of the State where access to credit is difficult.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to produce approximately:

- **1,400 rental units affordable to working families and others.**

Approximately 1,000 of these units will be targeted to very-low and extremely-low income households. While these will primarily be units suitable for small and large families, projects will include a mix of unit types and sizes, including units accessible to persons with disabilities and other special needs populations.

These goals are dependent upon the State continuing to receive sufficient funding from State and federal sources. Some housing developed as part of the assisted projects will be market-rate rental and home ownership units as necessary to cross-subsidize lower-cost units and achieve mixed-income housing, although such market-rate units will not directly receive any Federal subsidies.

The Housing Trust Fund Corporation's electronic application system, Community Development On-Line (CDOL), has been in place for five years now. This system is in place for HOME Local Program Administrator applications and Capital project applications. Submitting applications for funding on-line reduces costs to applicants and facilitates processing and review by state staff.

Proposed accomplishments under this objective will be classified as DH-2, increasing the affordability of decent housing for low- and moderate-income households through assistance to the production of new rental housing.

Objective:

Improve affordability by assisting the production of new rental and homeownership opportunities

Many communities in New York State have struggled to redevelop low-income or economically stagnant areas. Concentrations of poverty and a high incidence of housing problems exist in many of these communities, including in many non-participating jurisdictions. At the same time, community-based housing organizations find it increasingly difficult to produce the needed volume of housing as costs rise and complexity increases.

Housing investments can be a catalyst for community renewal efforts. New housing construction and housing renovation generates economic activity beyond the actual construction expenditures. It often stimulates additional investment in the neighborhood or community, as other residents and owners gain confidence from seeing the improvements that are made. As new owners and more stable renter families establish social capital and become active participants in the community, crime rates may fall, participation in civic activities may increase, and even school performance may improve.

- **Proposed Activities**

HOME Program funds will be used as development subsidies for infill new construction and

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substantial rehabilitation of existing underutilized properties. Rental and home ownership projects will be developed or sponsored by CHDOs.

Rental housing developed with HOME funds as part of this initiative will primarily be intended for occupancy by very-low income households. Home ownership housing developed with HOME funds as part of this initiative will be primarily intended for sale to low income households.

The Housing Trust Fund Corporation will continue its Small Project initiative, where rental projects with fewer than 12 units that are sponsored by CHDOs receive selection preference, and its CHDO Home Ownership Initiative, which provides development subsidies for acquisition and rehabilitation and new construction home ownership projects. This activity will also frequently be linked with the Corporation's New York Main Street program, which is funded with State funds and is intended to revitalize traditional mixed use districts through investments in housing, historic preservation, and support of district management activities.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to develop approximately:

- **500 new homeownership units; and**
- **250 new rental units.**

These units will be developed by Community Housing Development Organizations (CHDOs). Approximately 150 rental units and 75 home ownership units will be occupied by very-low income households.

Proposed accomplishments under this objective will be classified as DH-2, increasing the affordability of decent housing for low- and moderate-income households through assistance to the production of new rental and homeownership housing.

Objective:

Improve affordability by assisting the production of new senior housing

As New York's population ages, its housing needs change. More than 60,000 low-income elderly renters live in rural and non-metro jurisdictions of New York State and a significant portion of the 312,000 low-income owners living in those areas are seniors.

Seniors have distinct housing needs, including mobility limitations which create a greater demand for accessible housing. Some seniors prefer communities comprised only of seniors, while others prefer age-integrated housing options. Many low-income seniors have affordability issues. Renters living on fixed incomes need the security of safe affordable housing, while senior homeowners face rising taxes and maintenance costs. For those homeowners who choose not to remain in their homes, the State will continue to sponsor construction of affordable rental housing reserved for seniors in areas where the market can be expected to absorb additional units.

- **Proposed Activities**

HOME Program funds will be used to assist in the financing of new construction and substantial rehabilitation of rental projects affordable to seniors. While HOME funds will be primarily invested in units intended for occupancy by very-low income households, other housing types may also be supported through this activity. HOME funds will typically be used in conjunction with Low-Income Housing Credits or as a subsidy for projects developed by Community Housing Development

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Organizations and other not-for-profit developers. Other activities including the financing of soft costs, mortgage guarantees, and construction of infrastructure, may also be undertaken to help reduce project costs and make units more affordable to targeted income groups.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to develop approximately:

- **750 rental units reserved for low-income seniors.**

Approximately 525 of these units will be targeted to very low- and extremely low-income households. These projects will include a mix of unit types and sizes, including units accessible to persons with disabilities and other special needs populations.

Proposed accomplishments under this objective will be classified as DH-2, increasing the affordability of decent housing for low- and moderate-income senior households through assistance to the production of new senior housing.

Objective:

Improve affordability by creating new homeownership opportunities

Home ownership strengthens families and communities. Households that are provided with the opportunity to achieve home ownership typically enjoy greater financial stability over the long term, experience fewer housing problems, and accumulate wealth faster than renter households.

New York State has one of the lowest home ownership rates in the nation. Many low-income families in rural and non-metro areas of New York wish to become home owners and can succeed in home ownership with proper support. In higher-cost areas, low-income families typically do not have the 10%-20% required for down payments and closing costs and cannot afford conventional financing for housing priced near the median for the community. In other areas, housing prices are significantly lower but so are incomes and substantial down payment assistance is required to move families to home ownership. In all areas, low-income households are more likely to have poor credit or no credit history, making home ownership harder to attain. Housing that is affordable may need repairs to meet code requirements and applicable standards.

- **Proposed Activities**

For many households in the State, home ownership assistance can be a more cost-effective solution to affordability problems than creating additional rental units. The State will provide home ownership opportunities where feasible to low-income households, to extend the range of housing opportunities for low-income and minority households.

HOME Program funds will be used to provide down payment and closing cost assistance to first-time home buyers. Funds may also be used for minor repairs, for testing for health and safety hazards, and providing energy conservation assistance or other improvements to enhance long-term affordability. Home ownership assistance will be available for the purchase of single-family housing, condominiums, and cooperative units.

DHCR administers the Section 8 Housing Choice home ownership initiative. HOME-funded home buyer assistance programs may be coordinated with this initiative.

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The NYS CDBG Program also supports this objective by funding local programs which subsidize the purchase of homes making them affordable to low- and moderate-income persons. Typically, such proposals include home buyer counseling and minor rehabilitation of houses that are structurally sound, but need minor or moderate rehabilitation. Participants in such programs are typically expected to provide modest down payments and mortgages are provided by private local banks (which thereby address Community Reinvestment Act requirements), or through state and federal housing programs such as State of New York Mortgage Agency (SONYMA), Fannie Mae or U.S. Rural Development, at reduced lending rates. Home ownership assistance provided under the State's HOME Program follows similar models.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to assist approximately:

- **1,650 first-time home buyers.**

Approximately 75 of these homeownership opportunities will be targeted to very low-income households. An additional 75 additional homeownership opportunities (of the 1,750 total) will assist persons with disabilities and other special needs.

In support of this objective, over the next five years New York State will use NYS CDBG funds to assist approximately:

- **575 low- and moderate-income first-time home buyers.**

Proposed accomplishments under this objective will be classified as DH-2, increasing the affordability of decent housing for low- and moderate-income households through assistance to homeownership opportunities.

Objective:

Improve affordability by creating new rental assistance opportunities

The federal Section 8 Program is the primary means for providing rental subsidies to very-low income families in New York State. The Section 8 Housing Choice Voucher Program, which is administered by DHCR, assists thousands of families with paying their rent. However, in areas where an adequate supply of housing exists and Section 8 waiting lists are long, or where provision of rental subsidies will provide an opportunity for persons with special needs to obtain suitable housing, HOME funds may be needed for tenant-based rental assistance as a supplement to the Section 8 program.

In some parts of the State, it is not feasible to develop additional affordable rental housing due to the high cost of development compared to renter incomes or lack of available land that is suitable for additional rental development. In other areas, an adequate supply of standard housing exists but tenant incomes are too low to afford market rents. These conditions indicate that rental assistance may be needed especially for large families, extremely-low income households, or special needs populations.

People with disabilities frequently live on very low, fixed incomes. Approximately 30% of people with disabilities are employed; the majority of these are working at low wage jobs. People with significant disabilities have even few opportunities for employment. Many people with disabilities live below 20% of Area Median Income (AMI), making housing subsidies like Section 8 vouchers critical to housing affordability.

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STRATEGIC PLAN – AFFORDABLE HOUSING

- **Proposed Activities**

As noted previously, there are insufficient Federal capital subsidies to increase the supply of affordable housing to address the problems of all those with cost burdens. In addition, many households with the lowest incomes cannot afford operating costs of housing units even if capital subsidies eliminate all housing debt service payments. For these people rental subsidies or other income enhancements are needed to eliminate cost burdens. Therefore, the State also seeks to increase the ability of New Yorkers to afford rental housing by providing rental subsidies directly to tenants.

HOME Program funds will be used to provide grants to local program administrators to operate limited tenant based rental assistance programs. Programs targeted to extremely-low income families, large families, and special needs populations will receive preference.

- **Proposed Accomplishments**

In support of this objective, over the next five years New York State will use HOME funds to provide approximately:

- **125 units of tenant-based rental assistance.**

This rental assistance will be provided to very-low and extremely-low income families. Typically, recipients of HOME rental assistance will be large families or persons with disabilities or other special needs.

Proposed accomplishments under this objective will be classified as DH-2, increasing the affordability of decent housing for low and moderate income households through rental assistance.

DHCR and the State Department of Health began a partnership in 2008 to create the Nursing Home Transition and Diversion (NHTD) Waiver Housing Subsidy Program. This State funded initiative provides rental assistance to NHTD Medicaid waiver participants in New York State. The Program offers an alternative to nursing home placement for people with disabilities ages eighteen (18) or over and seniors by assisting them with securing housing and at home services appropriate to their needs. The program is offered within every jurisdiction in New York State. DHCR and DOH will be working to increase enrollment and identify new avenues for outreach to potential participants.

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STRATEGIC PLAN – HOMELESSNESS AND OTHER SPECIAL NEEDS

Section 91.315 (c) Homelessness

“With respect to homelessness, the consolidated plan must include the priority homeless needs table prescribed by HUD and must describe the State’s strategy for the following:

- (1) Helping low-income families avoid becoming homeless;*
- (2) Reaching out to homeless persons and assessing their individual needs;*
- (3) Addressing the emergency shelter and transitional housing needs of homeless persons, and;*
- (4) Helping homeless persons make the transition to permanent housing and independent living.”*

Section 91.315 (d) Other Special Needs

“With respect to supportive needs of the non-homeless, the consolidated plan must describe the priority housing and supportive service needs of persons who are not homeless but require supportive housing (i.e., elderly, frail elderly, persons with disabilities, (mental, physical, developmental), persons with alcohol or other drug addition, persons with HIV/AIDS and their families, and public housing residents.”

Overview

As indicated in the Needs Assessment section of this document, New York State has done much to address the needs of homeless and at-risk individuals and families as well as non-homeless persons with special needs. However, because of the State’s size and the diversity of its population, more federal resources are needed.

GOALS

Address the Shelter, Housing and Service Needs of the Homeless, Those Threatened with Homelessness and Others with Special Needs

Objective:

Expand the availability of suitable living environments for homeless by maintaining and expanding the Continuum of Care system

New York State has a comprehensive Continuum of Care for addressing the needs of homeless individuals and families. As described in detail in the Needs Assessment section, New York State has all of the required Continuum of Care components: homeless prevention services, outreach/assessment, emergency shelter, transitional housing, permanent housing, permanent supportive housing, and supportive services.

- **Proposed Activities**

In the next five years, New York State will continue to utilize local, state and federal funding to maintain and expand resources for homeless individuals and families according to the following priorities:

- utilize funds to enhance services for those in housing crisis;
- improve and streamline the distribution of funding to provide increased accessibility of housing for the homeless population;

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- distribute the annual ESGP federal allocation to areas throughout the state that demonstrate the greatest need for this funding to fill gaps in service provision;
- continue to collaborate with not-for-profit agencies and units of local government in securing Continuum of Care Homeless Assistance funding for programs that maintain and expand local Continuum of Care systems throughout the state; and,
- continue to work closely with units of local government, including New York City, to insure coordination and collaboration of efforts to serve homeless individuals and families.

- **Proposed Accomplishments**

Proposed five-year accomplishments under this objective will include 18,500 individuals assisted by the Emergency Shelter Grant (ESG) Program. Accomplishments will be classified as SL-1, increasing the availability of suitable living environments for homeless persons and households through assistance to shelters

Objective:

Expand the affordability of housing for persons and households at risk of becoming homeless by maintaining and expanding rental assistance and services

- **Proposed Activities**

In the next five years, New York State will continue to utilize local, state and federal funding to maintain and expand resources for individuals and families at-risk of homelessness according to the following priorities:

- utilize funds for services that improve housing stability for individuals and families who are at-risk of homelessness and assist them to move toward self-sufficiency;
- develop new accessible and affordable supportive housing;
- preserve and enhance services to those at-risk of homelessness;
- provide rental assistance to prevent homelessness;
- provide assistance in locating and securing affordable housing; and,
- provide administrative funds and planning grants to organizations that provide support services and operating subsidies.

- **Proposed Accomplishments**

Proposed five-year accomplishments under this objective will include: 430 new affordable supportive housing units will be developed; and 11,500 supportive housing units will receive state funded support services. Accomplishments will be classified as follows: homeless prevention services will be classified as DH-1, increasing the availability/accessibility of homeless prevention services; and rental assistance will be classified as DH-2, increasing the affordability of housing for persons and households at risk of becoming homeless by maintaining and expanding rental assistance.

Objective:

Expand the affordability of housing and services for persons and households with special needs by maintaining and expanding resources to assist with housing production and services to supportive housing

As indicated in the Needs Assessment section of this Consolidated Plan, the Continuum of Care system in New York State has targeted services to specific subpopulations such as: persons with mental illness and/or substance abuse problems; persons living with HIV/AIDS; victims of domestic violence; homeless youth; and veterans. The State of New York has dedicated a substantial amount of its own resources to serving these populations, and has also obtained

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funding from local and federal sources for services to non-homeless persons with special needs. The resources currently available to these subpopulations are detailed in the Needs Assessment section.

- **Proposed Activities**

In the next five years, New York State will continue to utilize local, state and federal funding to maintain and expand resources for individuals and families with special needs according to the following priorities:

- New York State's Office of the Aging, Department of Health, Office of Mental Health, Office of Substance Abuse and Alcoholism Services, Office of Mental Retardation and Development Disabilities, Division of Housing and Community Renewal, and Office of Temporary and Disability Assistance will continue their efforts to serve homeless and non-homeless persons with special needs and to collaborate with units of local and federal government in doing so;
- continue its policy of assisting New Yorkers with special needs to reside in the least restrictive setting possible in a home of their choice while providing a range of flexible supports to meet individual needs;
- maintain and expand the variety of housing and service options available to those with special needs;
- distribute its annual HOPWA federal allocation to areas throughout the state that demonstrate the greatest need for this funding to fill gaps in service provision; and,
- maximize HOPWA funds to preserve safe, quality, affordable housing for persons with HIV/AIDS and their families.

- **Proposed Accomplishments**

Assuming funding at current levels, New York State estimates that in each of the five years covered by this Consolidated Plan approximately:

- **540 new affordable supportive housing units will be developed;**
- **800 individuals will benefit from rental assistance from the Housing Opportunities for Persons with AIDS (HOPWA) Program;**
- **26,700 individuals will be assisted by the Emergency Shelter Grant (ESG) Program;**
- **31,800 people will be assisted by the Homelessness Prevention and Rapid Re-housing (HPRP) program (two-year projection); and**
- **12,500 supportive housing units will receive state funded support services.**

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 STRATEGIC PLAN – HOMELESSNESS AND OTHER SPECIAL NEEDS

**HUD Table 1C
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)**

Homeless Objectives	Performance Measures	Expected Units (annual estimates)
Improve affordability, accessibility and sustainability by maintaining and expanding:	number of new affordable supportive housing units developed	540 new affordable supportive housing units developed
the Continuum of Care system for homeless persons	number of individuals assisted by ESG	26,700 individuals assisted by ESG
and	number of persons assisted by HPRP	31,800 persons assisted by HPRP*
services for those at risk of becoming homeless	number of individuals assisted by state-funded services for supportive housing	12,500 state funded services for supportive housing units
Special Needs Objectives	Performance Measures	Expected Units (annual estimates)
Improve affordability, accessibility and sustainability by maintaining and expanding services for non-homeless persons with special needs	number of individuals receiving HOPWA-funded rental assistance	800 individuals will benefit from rental assistance

**HPRP projection is for a two-year period. HPRP funding is not anticipated to be recurring beyond the statutory limit.*

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STRATEGIC PLAN – NON-HOUSING COMMUNITY DEVELOPMENT

Section 91.315 (e) Non-Housing Community Development

- “(1) If the State seeks assistance under the Community Development Block Grant program, the consolidated plan must describe the State's priority non-housing community development needs that affect more than one unit of general local government and involve activities typically funded by the State under the CDBG program. These priority needs must be described by CDBG eligibility category, reflecting the needs of persons or families for each type of activity. This community development component of the plan must state the State's specific long-term and short-term community development objectives (including economic development activities that create jobs), which must be developed in accordance with the statutory goals described in Sec. 91.1 and the primary objective of the CDBG program to develop viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low-income and moderate-income persons.*
- (2) A State may elect to allow units of general local government to carry out a community revitalization strategy that includes the economic empowerment of low income residents, in order to obtain the additional flexibility available as provided in 24 CFR part 570, subpart I. A State must approve a local government's revitalization strategy before it may be implemented. If a State elects to allow revitalization strategies in its program, the method of distribution contained in a State's action plan pursuant to Sec. 91.320(g)(1) must reflect the State's process and criteria for approving local governments' revitalization strategies. The State's process and criteria are subject to HUD approval.”*

Overview

Since 2000, the New York State Housing Trust Fund Corporation (HTFC) has been a key source of funding for non-housing needs in New York State. HTFC administers the New York State Community Development Block Grant Program (NYS CDBG) which provides housing assistance as well as non-housing assistance to communities and units of general local government for economic development and public facilities projects. Between 2006 and 2009, HTFC has provided \$100,492,953 in non-housing community development assistance to eligible communities. However, this amount represents just under 50% of the needs identified, leaving over 51% of the non-housing needs unmet. This significant level of unmet need demonstrates a need for continued CDBG funding.

Distribution of NYS CDBG Funds

Exhibit 42 displays NYS CDBG funds awarded during the five-year period 2006- 2009.

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EXHIBIT 42 NYS CDBG Funding Requests and Awards Non-housing Community Development Activities 2006-2009 [in millions]

CATEGORY	REQUESTS		AWARDS	
	Amount	Number	Amount	Number
TOTAL PUBLIC INFRASTRUCTURE/FACILITIES	113,691,305	240	43,161,090	93
Water	50,551,412	103	18,523,287	41
Sewer	38,960,960	78	14,065,678	29
Community Facilities/Other	24,177,933	59	10,572,125	23
ECONOMIC DEVELOPMENT- Microenterprise Competitive Round (2006-2008)*	13,851,300	40	7,220,500	22
ECONOMIC DEVELOPMENT- Open Round	75,228,863	171	50,111,363	107
GRAND TOTAL	202,771,468	451	100,492,953	222

* In 2009, the Microenterprise program was moved from the Competitive Round to the Open Round Economic Development Program to better meet community needs.

As illustrated in Exhibit 30 (NYS CDBG Funding Requests and Awards) there is a significant unmet need for non-housing community development throughout New York. The percentage of unmet need is greater than 52% for public infrastructure and facilities projects. The unmet need for microenterprise activities is 48% and for economic development projects the unmet need is 33%. The overall unmet need for NYS CDBG non-housing community development is 50%.

GOALS CREATE ECONOMIC OPPORTUNITIES AND SUITABLE LIVING ENVIRONMENTS FOR LOW- and MODERATE-INCOME NEW YORKERS

Two objectives have been established for the priority non-housing economic development and public facilities needs. These objectives are of equal importance and form the basis of New York State's non-housing strategy:

- *Improve availability/accessibility of economic opportunities by providing business assistance and job creation and retention assistance; and*
- *Provide assistance to help undertake community infrastructure, facility and service projects (public facilities) affecting public health, safety and welfare.*

Objective: Create Economic Opportunities

Outcomes: Availability/Accessibility and Affordability

Provide communities with assistance to undertake economic development initiatives that stabilize the economy and expand economic opportunity, specifically, for low and moderate income persons.

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STRATEGIC PLAN – NON-HOUSING COMMUNITY DEVELOPMENT

In recent years, New York State's economic climate, similar to the nation's economic climate, has been in decline due to the housing market crash. Although several national programs have been implemented to address the nation's economy, New York anticipates that the recovery will be slow and will continue for at least the next five years. As such, New York State and its communities must find solutions for an array of serious long-term economic development issues. The NYS CDBG program recognizes that New York's smaller communities must have an economy that encourages business development and promotes jobs for low- and moderate-income persons. The NYS CDBG program represents a life line for these communities as they seek solutions to problems often not of their own creation. The State's economic development objective furthers the federal objective to develop viable communities by expanding economic opportunities, principally for low- and moderate-income persons. NYS CDBG funds are the primary mechanism for meeting this objective, although private and additional public funding may also be leveraged.

- **Proposed Activities**

The Consolidated Plan regulation states that the non-housing community development priority needs must be described by NYS CDBG eligibility category. Because HUD's regulations for the NYS CDBG Program provide additional clarification on eligible activities, but do not list eligible activities, the State must refer to the programs authorization law, the Housing and Community Development Act of 1974, as amended. Section 105(a) of this Act lists separate eligible activities.

In the course of undertaking a project that supports a national objective, the State may permit a recipient to include any activity eligible under the NYS CDBG Program. The following list represents the range of activities that are eligible under Section 105 (a) and are described in the needs identification outreach and consultation process, and may not be inclusive of all activities that will be approved. Therefore, the following list of activities is set forth to serve as a broad response to the State's economic development needs:

- economic development loans to for-profit entities;
- activities to create and retain jobs;
- public infrastructure to promote economic development;
- upgrade/installation of utilities to attract/retain businesses;
- homeowner and tenant relocation assistance;
- acquisition of real property;
- disposition of real property;
- clearance, demolition, and removal of buildings and improvements;
- rehabilitation;
- new construction;
- land use and community economic development plans;
- comprehensive plans;
- neighborhood revitalization projects;
- community economic development projects;
- energy conservation projects;
- policy-planning-management-capacity building activities;
- technical assistance;
- training
- Microenterprise support; and,
- Section 108 loan guarantees.

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STRATEGIC PLAN – NON-HOUSING COMMUNITY DEVELOPMENT

New York State believes that the long-term success of economic development efforts is highly dependent upon the informed involvement of community leaders and organizations in economic development decisions.

- **Proposed Accomplishments**
New York State estimates that 5,000 jobs will be created or retained over the next 5 years and 150 businesses will be assisted through various economic development activities.

Short-term, New York State will:

- support and fund economic development activities for all business types including small businesses and micro-enterprises,
- encourage activities/projects that will create and/or retain permanent, private sector job opportunities principally for low- and moderate-income persons, through the expansion and retention of business and industry in New York State; and,
- support low- and moderate- income persons in increasing their economic opportunities through development of microenterprises and increasing employment opportunities.

Long-term, New York State will:

- improve the economy of the State's communities and strive to achieve an enhanced quality of life;
- improve the vibrancy of our communities which will enhance the quality of life for the citizens of New York State;
- encourage and assist local governments in developing comprehensive economic development strategies to create viable communities by providing economic opportunities, principally for low- and moderate-income persons; and,
- develop and implement strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources.

Proposed five-year accomplishments under this objective will be classified as follows: job creation or retention will be classified as EO-1, while assistance to businesses will be classified as EO-2

Objective: Create Suitable Living Environments

Outcome: Affordability and Sustainability

Improve affordability and sustainability of a suitable living environment by assisting communities with public infrastructure and facilities improvements

New York State's non-housing objective to undertake community infrastructure, facility and service projects furthers federal objectives in that it aims to develop viable communities by providing projects and services to: benefit low- and moderate-income persons; aid in the prevention or elimination of slums and blight; and/or meet other community development needs that pose a serious and immediate threat to the health, safety and welfare of communities. New York State and its communities must address an array of serious long-term public facility needs.

The Consolidated Plan regulation states that the non-housing community development priority needs must be described by NYS CDBG eligibility categories. Because HUD's regulations for the State NYS CDBG program provide additional clarification on eligible activities, but do not list eligible activities, the State must refer to the programs authorization law: the Housing and Community Development Act of 1974, as amended. Section 105(a) of the Act lists eligible activities. All of the activities in the following section are eligible under Section 105(a) and are reflective of locally stated needs.

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STRATEGIC PLAN – NON-HOUSING COMMUNITY DEVELOPMENT

- **Proposed Activities**

Therefore, the following list of activities is set forth to serve as a broad response to the States community infrastructure, facility and service needs:

- acquisition, construction, reconstruction, rehabilitation or installation of public works and facilities, and site or other improvements;
- Clearance, demolition, removal, reconstruction, and rehabilitation of buildings and improvements
- provision of public services;
- code enforcement;
- Special projects directed to the removal of material and architectural barriers which restrict the mobility of the elderly and handicapped persons;
- disposition of real property;
- relocation payments where appropriate;
- assistance to carry out a neighborhood revitalization or community economic development or energy conservation projects; and,
- activities necessary to the development of energy use strategies.

- **Proposed Accomplishments**

- **New York State intends to assist approximately 125 public facility projects over the next 5 years benefitting approximately 300,000 persons.**

Short-term, New York State will:

- support and fund public infrastructure projects which will assist in the creation of a safe and sanitary living environment which will benefit low--and moderate- income persons or aid in the elimination of slums or blight
- support and fund community facilities and services that provide services to assist low-and moderate-income persons.

Long-term, New York State will:

- improve the vibrancy of our communities which will enhance the quality of life for the citizens of New York State;
- encourage local governments to create and implement comprehensive public infrastructure and facility improvement strategies which are sustainable, affordable, energy efficient and help to develop viable communities which will primarily benefit low-and moderate- income persons; and,
- develop and implement strategies which facilitate the coordination of CDBG funding with other federal/state/local community development resources.

Proposed five-year accomplishments under this objective will be classified as follows: public infrastructure projects will be classified as SL-2, while public facilities projects will be classified as SL-3

The following required table, HUD Table 2C presents a summary of the specific housing and community development objectives, performance measures and expected accomplishments discussed above.

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HUD Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet)

Specific Objectives	Performance Measure	Expected 5-Year Accomplishments
Rental Housing Objectives		
improve availability by preserving existing privately-owned affordable housing while eliminating health and safety hazards	number of units rehabilitated	1,150 units rehabilitated
improve availability by building new affordable housing for working families	number of units built	1,400 units built
improve availability by expanding affordable housing production	number of units built	250 units built
improve availability by building affordable housing for seniors	number of units built	750 units built
improve affordability by creating new rental assistance opportunities	number of units of tenant-based rental assistance	125 units of tenant-based rental assistance
Owner Housing Objectives		
improve availability by preserving existing privately-owned affordable housing while eliminating health and safety hazards	number of units rehabilitated	4,000 units rehabilitated
improve availability by expanding affordable housing production	number of units built	500 units Built
improve affordability by creating new creating new homeownership opportunities	number of first-time homeowners assisted	2,650 first-time homeowners assisted
Community and Economic Development Objectives		
assist communities to undertake community and economic development objectives	number of jobs created or retained	5,000 jobs created or retained 150 businesses assisted
Infrastructure, Public Facilities and Services Objectives		
assist community infrastructure, facility and service projects affecting health, safety and welfare	number of projects assisted	125 projects 200,000 Persons assisted
Other Objectives		
N/A	N/A	N/A

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STRATEGIC PLAN – BARRIERS TO AFFORDABLE HOUSING

Section 91.315 (f) Barriers to Affordable Housing

“The consolidated plan must describe the State’s strategy to remove or ameliorate negative effects of its policies that serve as barriers to affordable housing, as identified in accordance with Section 91.310.”

Overview

DHCR’s Office of Fair Housing and Equal Opportunity is charged with monitoring equal access and opportunity to safe and affordable housing. The office monitors fair housing initiatives and works towards implementing measures to eliminate impediments to fair housing choice. In addition, the OFHEO reviews and approves the Affirmative Marketing Plans submitted by developers to ensure compliance with outreach, marketing/advertising, accessibility/adaptability requirements, special needs populations, LLA (least Likely to Apply) populations, community contacts, tenant selection procedures, staff training, future marketing strategies, record keeping and Title VIII of the Federal Fair Housing Act of 1968.

The Agency’s Office of Policy Research and Development has completed a study of Affordable Housing and Community Development Needs which reflects the barriers that impact on affordable housing in New York State. This study is especially significant during this economic crisis and provides guidance for DHCR to move forward in a positive direction with developing policies and in the implementation of its programs. The findings of the study and barriers to affordable housing include but are not limited to a lack of quality affordable rental units, aged housing stock and “not-in-my-backyard” (NIMBY) opposition.

Housing Quality and Stock

- **Quality Affordable Rental Units:** There is a need for rehabilitation and modernization funds for the existing rental housing stock. There is also a need for affordable/workforce housing education and outreach and zoning reform to encourage the development of additional affordable rental housing units.
- **Aged Housing Stock:** There is a need for rehabilitation and modernization funds for aged housing stock which has been subject to significant disinvestment.
- **Preservation and Rehabilitation of Units:** There is a need for additional funding for repairs or upgrades to modernize and preserve owner-occupied and rental housing.

NIMBY Opposition: Social attitudes which include racism, fear of crime, lowered property values or economically integrated housing. There is a need to educate local officials, planning and school boards and community members about the benefits of affordable housing developments in order to mitigate NIMBY opposition.

Affordability

- **Housing for Very Low- Income Households:** There is a need for safe, decent and affordable housing and living wage jobs for residents earning 30 percent or less of area median income (AMI).
- **Affordable Homeownership:** There is a need for first- time homebuyer programs, living wage jobs that can support homeownership and “next generation” housing for young adults.

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- **Other Housing Costs:** There is a need for increased funding for the Weatherization Assistance Program and for a utility cost assistance program which would assist homeowners and renters with housing-related costs.
- **Foreclosure:** There is a need for increased funding for foreclosure prevention services including pre- and post- purchase counseling, as well as emergency funds.

Special Needs/Supportive Housing

- **Senior Housing:** Funding is needed to create rental housing for seniors, along with supportive services, sited close to support systems and public transportation. To meet the needs of senior homeowners, additional funding for home repairs and accessibility modifications is needed. DHCR encourages the development of special needs housing in its programs. Scoring points are awarded to applicants for developing these units. The Agency assists with financing project reserves for the purpose of making physical modifications to accommodate tenants with special needs. The Office of Fair Housing and Equal Opportunity requires outreach to special needs organizations as part of the marketing effort for all projects and the Design Services Unit reviews each project for compliance with accessibility design requirements of the Fair Housing Act and the NYS Building Code.
- **Homelessness:** There is a need for emergency shelters, particularly in rural communities, as well as additional funding for existing emergency shelters.
- **Supportive Service Delivery:** There is a need for timely and effective partnerships between those who develop affordable housing and those who provide social services to individuals and families living in affordable housing developments.

Housing Quality and Stock

Quality Affordable Rental Units

Issues

- Across the State, a significant portion of the affordable rental housing stock is of poor quality and in substandard condition.
- The presence of asbestos, lead paint, leaking roofs and inefficient heating systems are some of the ailments that plague the existing affordable rental housing stock.
- Poor rental housing conditions are attributed to years of deferred maintenance and the relatively low income levels of both tenants and property owners who cannot afford to make necessary repairs and improvements.
- Impediments to the creation of additional rental housing units, particularly family and special needs/supportive rental housing, include high taxes, high land acquisition and infrastructure costs, as well as “not-in-my-backyard” (NIMBY) opposition.

Needs

- There is a need for rehabilitation and modernization funds for the existing housing stock.
- There is also a need for affordable/workforce housing education and outreach and zoning reform which would encourage the development of additional affordable rental housing units.

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STRATEGIC PLAN – BARRIERS TO AFFORDABLE HOUSING

Aged Housing Stock

Issues

- In some communities of the State, homes date back to the 19th century and may be plagued by significant disinvestment.
- Much of the aged housing stock is functionally obsolete, lacking energy efficient heating systems and basic livability and/or visitability features.
- Many aged single family homes in the State have been converted to multi-family rental housing. The increased density and transiency of tenants has led to the deteriorated conditions of these older structures.
- The preservation of existing housing stock, rather than the construction of new developments, was deemed more appropriate for a number of communities around the State.

Needs

- There is a need for rehabilitation and modernization funds for the existing housing stock.

Preservation and Rehabilitation of Units

Issues

- Many homeowners and property owners cannot afford to make needed repairs or upgrades to their properties.
- Wait lists for existing home rehabilitation programs administered by local governments and not-for-profit organizations can be as long as three years and contain as many as 300 households.
- Rehabilitation and modernization costs are high and are often times nearly equal to the sales price of homes.

Needs

- There is a need for additional funding to modernize and preserve owner occupied and rental housing.

NIMBY OPPOSITION

Issues

- The development of affordable housing is often impeded by NIMBY opposition from municipalities and community members. Zoning ordinances adopted at the municipal level can thwart efforts to develop affordable housing.
- Some who oppose affordable housing fear such development may negatively impact “community character.” Special needs/supportive housing is frequently concentrated in blighted neighborhoods of urban centers due to NIMBY opposition in surrounding communities.

Needs

- There is a need to educate local officials, planning and school boards and community members about the benefits of affordable housing developments.
- There is also a need to provide communities with incentives to make a connection between affordable housing and the planning process. This could include the provision of school, transportation or other infrastructure funds from the State and federal government in exchange for community support of affordable housing.

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Affordable Homeownership

Issues

- The escalation of home prices has outstripped wage growth in many communities and homeownership is not within the financial reach of low- to moderate- income residents.
- Burgeoning second home markets in many upstate communities have impacted the affordability of homeownership.
- Throughout the State, many homes that are considered affordable are of poor quality and often require significant rehabilitation.
- In some communities, young adults with moderate incomes live at home with parents or take in renters in order to afford homeownership.

Needs

- There is a need for first- time homebuyer programs, living wage jobs that can support homeownership and “next generation” housing for young adults.
- There is also a need for homeownership opportunities which match the economic realities of the existing population.

Other Housing Costs

Issues

- Housing-related costs such as property and school taxes, utility and transportation costs make renting as well as homeownership financially burdensome for residents who lack the income needed to meet these rising expenses.
- Transportation costs are inextricably tied to housing affordability. High gas prices as well as public transportation costs create housing cost burdens for residents. In rural areas, transportation costs are particularly burdensome due to the lack of access to public transportation.

Needs

- There is a need for affordable public transportation to serve residents in rural areas.

Foreclosure

Issues

- Across the State, foreclosure rates have risen for both subprime and conventional mortgages and affect all economic groups including those who received mortgages on homes they had little hope of affording.
- Foreclosure is attributed to adjustable rate mortgage resets, job loss, illness and unaffordable loans.
- One of the many impacts of foreclosure is the presence of boarded-up homes. The blighting influence of foreclosure is more pronounced in densely-populated neighborhoods.
- Foreclosure has also impacted renters, including Section 8 voucher holders who are displaced from foreclosed properties and often receive short notice about their need to vacate the properties.

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- Nassau and Suffolk Counties (Long Island) have experienced some of the highest rates of foreclosure in the State. Minority communities on Long Island have been disproportionately impacted by the foreclosure crisis, as they have a higher incidence of subprime loans.

Needs

- There is a need for increased funding for foreclosure prevention services including intensive pre- and post- purchase counseling, as well as emergency funds for those in the throes of foreclosure.

Special Needs/Supportive Housing

Issues

- Seniors make up an increasing proportion of the State's population, bringing to light specific affordable housing issues such as the need for supportive services and accessible and visitable housing that is affordable to seniors with fixed incomes.
- Many existing affordable senior housing developments are overwhelmed with long wait lists.
- Senior homeowners face barriers to aging in place, including rising property taxes and the costs of maintenance and accessibility modifications.

Needs

- Funding is needed to create senior rental housing with supportive services that are sited close to support systems and public transportation. To meet the needs of senior homeowners, additional funding for home repairs and accessibility modifications is needed.

Homelessness

Issues

- Homelessness has become more encompassing, as families that were once considered working or middle class find themselves in need of emergency housing due to job loss, illness, lack of affordable rental units, lack of Section 8 vouchers, change in family structure and/or foreclosure.
- Homelessness is not limited to those living on the streets, but includes individuals and families living in properties that are substandard and should be condemned. Such conditions are tolerated because of the lack of quality affordable alternatives.
- The "invisible homeless" or "couch surfers," which includes those who are living with family or friends, are excluded from standard estimates of homelessness.
- Most rural communities do not have emergency shelters to house their homeless population. Instead, people are housed in local motels or temporary housing units or are given bus tickets to the nearest community that is believed to have emergency housing.
- Some communities with shelters are operating at maximum capacity and have to turn people away.

Needs

- There is a need for emergency shelters, particularly in rural communities, as well as additional funding for existing emergency shelters.

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Supportive Service Delivery

Issues

- Property managers do not always consider the cost effectiveness of including social service organizations in the management and provision of services to tenants living in affordable housing developments.
- Some social service organizations find it difficult to link clients with available affordable housing, while some project managers are unable to fill vacant special needs housing units in a timely fashion.

Needs

- There is a need for timely and effective partnerships between those who develop affordable housing and those who provide social services to individuals and families living in affordable housing developments.
- There is also a need for supportive services, such as case management, job and life skill training (budgeting and personal housekeeping) and child care for special needs populations.

Rural Issues and Needs

Housing Quality and Stock - Small Development

Issues

- In rural areas, small developments of 12 units or less are desired.
- Small developments have a greater potential to draw community support, while large developments are often overwhelming to the community and become the focal point of opposition.
- It is difficult for developers to finance small developments, especially in rural housing markets.

Needs

- There is a need for further investment in and reformation of DHCR's Small Projects Initiative in order to address the feasibility of such developments.

Manufactured Homes (Mobile Homes)

Issues

- In many rural areas mobile homes are recognized as one of the most affordable housing options.
- Many mobile homes, in both parks and on scattered sites, are in poor condition and do not meet basic housing quality standards.
- Mobile home replacement programs often hit roadblocks such as bad or nonexistent credit history of potential homeowners, high administrative costs and the excessive time required to complete transactions.
- Public investment in the rehabilitation of manufactured homes is limited, as necessary repairs are costly and these homes do not retain their value and tend to depreciate.

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Urban Issues and Needs

Housing Quality and Stock – Vacant Residential Units

Issues

- Nearly all urban centers in upstate New York have witnessed an increasing number of vacant and abandoned residential units over the last few decades.
- The urban centers have lost a large portion of their populations resulting in more housing stock than households.

Needs

- Funding is needed for vacant property rehabilitation and demolition.

Neighborhood Revitalization

Targeted Neighborhood Revitalization

Issues

- Some neighborhoods in the State's urban centers have remained stable over the years while others have witnessed extreme degradation.
- Very low-income and minority neighborhoods in urban centers generally have low homeownership rates, high crime rates, high residential vacancy rates and a large proportion of housing in substandard condition.

Needs

- There is a need for targeted revitalization efforts for blighted neighborhoods.

Housing Discrimination

DHCR's Office of Fair Housing and Equal Opportunity (OFHEO) monitors policies and handles agency housing discrimination complaints by providing counseling, mediation and referrals where appropriate. The agency also works closely with the NYS Division of Human Rights and the U.S. Department of Housing and Urban Development in attempting to conciliate in matters alleging discrimination.

DHCR and DHR are working to update and revise a memorandum of understanding (MOU). The MOU sets forth jurisdiction and complaint procedures relative to alleged discriminatory practices under DHCR programs. The MOU will be revised to reflect the common goals and respective jurisdictions of the two agencies.

Analysis of Impediments to Fair Housing

New York State continually reviews its Analysis of Impediments to Fair Housing Choice and takes appropriate actions to overcome barriers and increase housing opportunities. The following report summarizes impediments identified in the State's Analysis of Impediments and actions taken to affirmatively further fair housing choice.

New York State is at the beginning of a five-year planning cycle and intends to submit its 2011-2015 Consolidated Plan to the U.S. Department of Housing and Urban Development (HUD) on November 15,

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2010. The State is also updating its Analysis of Impediments to ensure that the goals and objectives identified in the Consolidated Plan are consistent with addressing impediments to fair housing choice and increasing affordable housing opportunities.

Statewide Affordable Housing Needs Study

In order to reduce impediments to fair housing choice the State recognized that it must continually analyze housing need and engage communities in order to promote effective strategies in the planning and development of affordable housing.

In 2007 the Division of Housing and Community Renewal (DHCR) created the Office of Policy Research and Development, in part to develop a Statewide Affordable Housing Needs Study. The Housing Needs Study was derived from information collected during forty-two focus group meetings convened throughout the State in 2007 and 2008. These focus group meetings included nearly 500 local officials and affordable housing and community development professionals to discuss the issues and needs they were facing in their respective communities. Discussion included a consideration of a range of fair housing choice-related issues.

A series of nine Regional Reports served as the foundation for the Statewide Housing Needs Study. These Regional Reports also included U.S. Census and American Community Survey data, as a basis for identifying the housing, demographic and related changes taking place in a region.

Promoting Accessible Housing

Access to Home

Survey data collected in conjunction with the development of the Analysis of Impediments identified a lack of sufficient accessible housing as an impediment to fair housing choice for persons with disabilities. As such the State has undertaken a new initiative to promote the development of accessible housing.

The State recognized that for those with physical disabilities the barrier to securing affordable housing was often the cost of accessibility modifications. DHCR created the Access to Home program in 2004 as a result of a unique collaboration between State agencies, Independent Living Centers, Housing Preservation Companies, disability advocates, and other stakeholders who identified a gap in housing opportunities for persons with disabilities.

Access to Home has committed more than \$35 million dollars in funding to not-for-profit organizations to administer local programs to make the homes and apartments of low- and moderate-income New Yorkers with disabilities accessible. Under the program, home improvements and alterations are made to permit persons with physical disabilities to remain in their own homes, rather than enter a more costly and intrusive nursing home setting.

The Access to Home Program received the 2009 National Council of State Housing Agencies (NCSHA) Award for HOME Improvement and Rehabilitation.

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Increasing the Supply of Affordable Housing

Changes to the Qualified Allocation Plan

DHCR/HTFC made several changes in its funding process to increase opportunities for affordable, accessible housing for a variety of populations. Several of these changes were included in the State's Qualified Allocation Plan (QAP). The QAP regulates how the State administers the Federal Low Income Housing Credit (LIHC) Program, which is an important tool to infuse private sector dollars into affordable housing.

These revisions in the QAP identified visitability standards as threshold review criteria. They also included rating criteria for fully accessible and adapted, move-in ready units and a set aside of up to up to \$2 million in Low Income Housing Credits for supportive housing. The supportive housing set aside supports a continuum of promoting fair housing choice since projects funded under the supportive housing set aside may provide access to housing with supportive services, but services are not mandated.

Enhancing Program Requirements

In 2004 DHCR implemented programmatic changes extending the requirements of Section 504 of the Rehabilitation Act of 1973 to certain State financed housing projects. Beginning with the 2005 funding round for the State funded Low Income Housing Trust Fund (HTF) program DHCR now requires that a minimum of 5% of the total units in a new construction multi-family project (five units or more), or one unit whichever is greater, are made accessible for and marketed to persons with mobility impairments and that an additional 2% of the total project's units or one unit, whichever is greater, are made accessible for and marketed to persons with visual or hearing impairments. The project owner is responsible for the reasonable costs of any alterations necessary to accommodate an eligible tenant.

Implementing Scoring Incentives

As the State actively encourages new housing opportunities for persons with disabilities, DHCR/HTFC's funding process includes rating and ranking criteria to increase opportunities for affordable, accessible housing for a variety of populations. The rating and ranking allows applicants proposing a housing project or program which targets persons with special needs to be eligible for scoring points to set-aside units for persons with disabilities. This set-aside includes 15% or more of the total project's units and allows owners to reserve units outside of the application system, thereby providing access to units that may have otherwise been included in a lottery system.

In the 2008 funding round, DHCR/HTFC included a scoring incentive which provided maximum points for applicants exceeding 5% of the total projects units as fully accessible, move-in ready for persons with a mobility impairment and 2% of the units as fully accessible, move-in ready for persons who have a hearing or vision impairment to 10% and 4% respectively.

These enhanced criteria were continued in 2009 with a number of applicants taking advantage of the point incentive. Of the total awards announced in July 2009, approximately 70% met, or exceeded the 5% and 2% criteria and more than 50% met or exceeded the 10% and 4% criteria. The 2009 awards are creating more than 400 fully accessible units for persons with mobility, hearing or vision impairments.

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CDBG Program Improvements

Effective with Program Year 2006 funding under the CDBG Program applicants were encouraged to increase the affordability of housing and remove the potential obstacle of housing rehabilitation and homebuyer loans. This was accomplished by issuing grants in lieu of loans to better service the low-income resident by reducing the potential of a monthly financial burden that a loan, even if low interest, may had. Additionally, applicants were encouraged to incorporate home-maintenance programs into their housing rehabilitation and homebuyer programs. Home-maintenance programs have the potential of reducing maintenance costs over the long term, which will translate into enduring affordability to the residents.

Those applicants who design their housing rehabilitation or homebuyer programs as a grant program, which incorporate mechanisms to ensure long-term affordability, will receive higher project assessment points for these assessment criteria.

In 2009 eligible communities were encouraged to address the needs of and provide services to persons with special needs. Applicants of CDBG funding are assessed on their efforts to market to and assist persons with special needs. Project assessment points are awarded to applicants based on the degree to which they meet the criteria.

In 2009, DHCR/HTFC increased its award of CDBG funds for affordable housing by \$3 million. Sixty-Six percent of NYS CDBG funds awarded under New York State's Annual Competitive Round went to projects that address and/or support affordable housing.

Education, Outreach and Technical Assistance

Office of Fair Housing and Equal Opportunity (OFHEO)

Organized to respond to the Agency's expanding role in monitoring the progress of access to Fair Housing initiatives, OFHEO is also responsible for implementing the agency's Affirmative Action and Equal Opportunity programs for minority and women-owned business enterprises. OFHEO is responsible for ensuring that respective program areas are monitored for compliance with State and federal laws, rules and regulations governing equal opportunity in tenant occupancy in State-assisted housing, hiring, and contractual opportunities administered by DHCR/HTFC.

OFHEO seeks to promote fair housing and equal housing opportunity by requiring awardees of capital program funding and tax credits to comply with State and federal civil rights laws in the marketing of the low income housing they develop. These efforts are primarily guided by the Fair Housing Act and its amendments, Section 504 of the Rehabilitation Act and the NYS Human Rights Law. These statutes prohibit discrimination in the sale or rental of housing based on race, religion, color, national origin, sex, familial status, age, disability, sexual orientation, military status and marital status. OFHEO affirmatively furthers fair housing statewide by ensuring that developers submit a marketing plan for approval prior to marketing and rental of units. OFHEO also provides technical assistance and training on civil rights issues to developers and DHCR/HTFC employees involved at the regional level.

Affirmative Marketing Plans

The lack of education, materials and information on fair housing choice and affordable housing need was

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an issue raised in the development of the Analysis of Impediments.

To improve the quality of project marketing DHCR's Office of Fair Housing and Equal Opportunity (OFHEO) created a marketing plan guideline for Awardees using HUD's Fair Housing Marketing Guide.

DHCR/HTFC requires compliance with the Fair Housing Act's non-discrimination requirements at the marketing stage of the development it funds. Awardees are required to submit affirmative marketing plans, which must contain a marketing strategy to target minority groups including the disabled community. Each plan must list a community contact such as an Independent Living Center for the disabled community, which will assist with outreach and placement. Advertisements for rentals and sales must contain equal opportunity and accessibility logos, as well as language stating the accessibility of units.

OFHEO provides technical assistance to awardees in conjunction with its review of marketing particularly in the areas of advertising and outreach to least likely to apply populations.

OFHEO makes annual presentations to new awardees in each of DHCR/HTFC's regional offices explaining marketing requirements, the Fair Housing Act, Section 504 requirements and the rights of persons with disabilities. The presentations are supplemented by numerous pamphlets and brochures OFHEO has prepared on these topics.

Affirmatively Furthering Fair Housing under the CDBG Program

The CDBG Program works with recipients to ensure that efforts are undertaken to affirmatively further fair housing. Within the CDBG application, applicants can receive 20 bonus points for their efforts to affirmatively further fair housing by demonstrating that they have provided assisted housing in areas outside of minority or low- and moderate-income population centers. In addition, at the time of application, applicants are required to submit signed certifications that acknowledge that they will work to affirmatively further fair housing through a variety of activities. Specifically, recipients are required to designate a Fair Housing Officer to receive and address any complaints related to Fair Housing. Information on the Fair Housing Officer is obtained annually through the Annual Performance Report. Recipients are also monitored at least once during the life of the grant for regulatory compliance including compliance with the Fair Housing Regulations.

Training Opportunities

DHCR/HTFC hosted a series of Fair Housing and Accessibility Training Seminars, provided by Fair Housing Solutions, LLC, for internal staff and owner/managing agents on the requirements of the Fair Housing Act and the provisions of Section 504 of the Rehabilitation Act of 1973.

DHCR/HTFC contracted with Dr. Kathryn Nelson, author of The Hidden Crisis: Worst Case Housing Needs among Adults with Disabilities. Prior to her retirement Dr. Nelson worked at HUD and was the principal author of HUD's first eight reports to Congress on worst case housing needs for housing assistance for persons with disabilities. Dr. Nelson works with the Technical Assistance Collaborative. A stakeholder group of State agencies, disability advocates, and not-for-profit organizations participated in Dr. Nelson's presentation. The result was a facilitated discussion of data and needs that would improve the State's planning process.

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Raising Awareness

The State Division of Human Rights and U.S. Department of Housing and Urban Development conducted a month-long Fair Housing Public Service Campaign targeting all regions of the State. Funded by HUD, the campaign began in November of 2008 and included 4,000 subway and 300 bus advertisements in New York City; 195 bus advertisements in Buffalo, Rochester, and Syracuse; 26 billboard ads throughout upstate New York; advertisements in numerous weekly publications around the state; and a statewide webcast. The theme of the campaign was “*For Rent/For Sale, Unless...*” The advertisements listed various categories protected under the Fair Housing Act. These include: race, ethnicity, creed, religion, familial status, and disability, among others. The goal of the campaign was to educate the public as to their rights and recourse.

Meeting the Housing Needs of Persons with Special Needs

Nursing Home Transition and Diversion Waiver Housing Subsidy Program

Through discussions with disability advocates and partner agencies the State recognized that for persons with disabilities and special needs living on Social Security Income (SSI) the cost of housing was often a barrier to fair housing choice. Often times this resulted in more costly nursing home placement and prohibited an individual from the choice of living in a more integrated setting.

DHCR/HTFC partnered with the NYS Department of Health (DOH) to create the Nursing Home Transition and Diversion (NHTD) Waiver Housing Subsidy Program. This State funded initiative provides rental assistance to NHTD Medicaid waiver participants in New York State. The Program offers an alternative to nursing home placement for people with disabilities ages eighteen (18) or over and seniors by assisting them with securing housing and at home services appropriate to their needs.

A household may remain with the program as long as they are waiver eligible, even if they change residence. The NHTD Housing Subsidy receives an annual State appropriation of approximately \$2.3 million which has allowed the program to be offered in every county within the State. The average rental subsidy payment is \$771 per month.

This program has strengthened the partnership between housing and service delivery systems, as organizations have become more adept with developing plans that meet individual service and housing needs. It won the 2009 National Council of State Housing Agencies (NCSHA) Award for Program Excellence in Special Needs Housing.

Most Integrated Setting Coordinating Council

The State continues to engage in planning initiatives that play a significant role in expanding housing for people with disabilities. DHCR and the Office of Temporary and Disability Assistance (OTDA) serve as active members of the Most Integrated Setting Coordinated Council (MISCC). MISCC was created through Chapter 551 of the Laws of 2002 within the Executive Department to develop and oversee the implementation of a comprehensive statewide plan for providing services to disabled individuals in the most integrated setting possible.

The Commissioner of DHCR chairs a MISCC Housing Task Force which is comprised of consumers, representatives of not-for-profit and advocacy organizations, as well as entities of government whose

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work impacts the lives of people with disabilities. The Task Force was formed in 2007 to support the MISCC's goal of ensuring that people of all ages with disabilities are afforded the choice and empowerment to live in the most integrated setting that meets their individual needs and preferences.

New York/New York III Supportive Housing Agreement

In 2005 New York City and New York State entered into a homeless housing initiative to provide an additional 9,000 supportive housing units for individuals and families living on the streets or in emergency shelters in New York City. The New York/New York III Supportive Housing Agreement provides housing and related services to those New York City individuals and families most in need.

DHCR, OTDA, the Office of Mental Health (OMH) and Office of Alcohol and Substance Abuse Services (OASAS) continue to work in close collaboration to implement this initiative. Liaisons from each agency participate on a State/City Oversight Committee to ensure creation of necessary policies for implementation and monitoring to achieve targets.

Combating NIMBY

The Analysis of Impediments identified "Not in My Back Yard" (NIMBY) as a primary barrier to affordable housing. DHCR launched an ongoing campaign to dispel the myths associated with affordable housing and demonstrate the far-reaching benefits that it has on cities, towns, and villages. The support of municipalities on every level is critical to the State's ability to create and preserve affordable housing opportunities in New York.

In 2008, a statewide Public Service Announcement (PSA) campaign was launched to promote the continued development of affordable housing in communities throughout New York State. The PSAs were part of a larger campaign, Affordable Housing Works, touting attractive and high quality affordable housing developments across New York State.

The PSAs aired on broadcast television stations and radio stations throughout the State. The ads ran for four weeks and featured filmmaker and green affordable housing advocate Edward Norton, former NFL football player and community developer Tiki Barber and former Major League baseball player and affordable housing developer Mo Vaughn. Additional ads ran in Spanish.

In conjunction with this effort DHCR also developed a stand-alone website: www.AffordableHousingWorks.org. The site showcases the PSAs, as well as features examples of attractive, quality affordable housing throughout the State. The PSA campaign garnered an Award for Excellence in Creative Media from the National Council of State Housing Agencies.

As part of this effort DHCR launched a video presentation entitled, "Municipal Leaders Speak Out-Affordable Housing Works!" The video was presented at the Association of Towns Annual Meeting and the New York Conference of Mayors (NYCOM) Winter Legislative Conference in February of 2009. It featured municipal leaders speaking out about the positive impact of affordable housing on communities and quality of life.

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Increasing Opportunities for Homeownership

Section 8 Homeownership

Beginning in September 2000, Public Housing Agencies (PHAs) administering the Section 8 Housing Choice Voucher Program were authorized to utilize Voucher assistance to help Voucher Program participants purchase a home. DHCR was one of the first PHAs in the country and the first in NYS to participate in a pilot program involving Section 8 homeownership.

Since 2000, DHCR has steadily built its home ownership program, and is now the number one ranking PHA in the country, with respect to mortgages closed utilizing Section 8 Voucher assistance. DHCR has combined Section 8 Voucher assistance with Family Self Sufficiency programming to help 294 families achieve homeownership in 38 of the 50 local program areas under DHCR Voucher Program authority.

HUD-VASH Voucher Program

Issues faced by veterans returning from the conflicts in Iraq and Afghanistan focused greater concern on the plight of homeless veterans. The current HUD-Veterans Affairs Supportive Housing (HUD-VASH) Program was authorized in the 2008 Consolidated Appropriations Act and is the only housing assistance program within the U.S. Department of Housing and Urban Development (HUD) targeted to any veteran population.

The HUD-VASH program is explicitly designed to provide permanent supportive housing to veterans with serious mental and addictive disorders. HUD-VASH combines HUD Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community. Evaluations of the HUD-VASH program conducted by the U.S. Department of Veterans Affairs' Northeast Program Evaluation Center (NEPEC) indicate that HUD-VASH significantly reduces days of homelessness for veterans targeted by the program.

DHCR has been awarded HUD-VASH Vouchers in Suffolk and Westchester Counties in conjunction with VA Centers in those areas and to date has assisted 142 veterans in obtaining the affordable housing and case management services provided by the program.

Housing Opportunities for Families

Family Unification Program

The lack of adequate and affordable housing has been recognized as a key factor in the separation, or threat of imminent separation, of children from their families. The lack of such housing has also been identified as an obstacle in reunifying families whose children were placed in foster care. HUD Family Unification Vouchers enable these families to obtain and retain decent, safe, sanitary and affordable housing.

The Family Unification Program couples Section 8 Voucher assistance with services provided by other agencies to ensure that housing costs are affordable and that other family issues are appropriately addressed.

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DHCR has the country's largest Family Unification Program with 877 families currently enrolled in 24 local areas under DHCR authority. Nearly \$800,000 is disbursed each month to help these families maintain their family structure.

Finding Affordable Housing

NYHousingSearch.gov

The Analysis of Impediments identified access to available affordable housing, education materials and information as a barrier to obtaining affordable housing. The State launched an effort to find new and affordable ways to provide additional resources to those most at risk by developing tools that connect people to available housing in order to assure a safe, decent place to live.

In 2008 www.NYHousingSearch.gov was launched as a free public service provided by DHCR, the New York State Department of Health (DOH) and Office of Mental Retardation and Developmental Disabilities (OMRDD).

The site is funded in part through a Money Follows the Person (MFP) Rebalancing Demonstration Grant and a Real Choice Systems Change, Systems Transformation Grant from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services. These grants assist states with making effective and enduring improvements in community-based long-term care and support systems for seniors and people with disabilities.

The site uses software created by Socialserve.com, a national not-for-profit provider of housing locator services. Socialserve.com is responsible for maintaining the site and providing toll-free call center support.

This innovative service connects people with housing they can afford that meets their individual needs and is located in the communities of their choice. www.NYShousingsearch.gov can be accessed online 24-hours a day and is supported by a toll-free, bilingual call center M-F, 9-6 EST.

The easy-to-use, free search allows searchers to look for housing using a wide variety of criteria and special mapping features. Listings display detailed information about each unit. The service also provides links to housing resources and helpful tools for renters such as an affordability calculator, rental checklist, and information about renter rights and responsibilities.

DHCR requires as part of Affirmative Fair Housing Marketing Plans (AFHMP) that projects receiving subsidies register with www.NYHousingSearch.gov and report vacancies. The primary purpose of the affirmative marketing program is to promote an environment in which individuals of similar income levels in the same housing market area have available to them a like range of choices in housing, regardless of the individual's race, color, religion, sex, national origin, familial status, age or disability.

DHCR developed an extensive marketing and advertising campaign to promote www.NYHousingSearch.gov. An initial Google ad word search campaign was launched to raise on-line awareness of the site. Newspaper ads were placed in every county throughout the State in multiple editions. Email blasts were sent to interested stakeholders, as well as information to include in newsletters and publications. Various trainings and brown bag lunch seminars were conducted to

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engage DHCR staff, as well as the public.

The volume of listings and frequency of searches illustrates a success rate that exceeded initial projections. While numbers are a measure of success, the greatest tool to demonstrate worthiness is whether those searching for housing are successful as a result of the site. In exit surveys landlords report that over 35% of tenants find housing as a direct result of www.NYHousingSearch.gov.

Increasing the Supply of Affordable Housing

New York State Housing Report

Affordable housing development increasingly requires complex financing structures, using a variety of federal, state and local resources to leverage private investment. This financing system makes it complicated to measure the State's efficiency in its use of these resources, which was the impetus for creating a State Housing Report.

Simply establishing the amount of resources committed and the number of units financed was not an easy task. Prior to this Housing Report, information about the State's different housing programs was not collected in one place. Layered on top of the State housing programs are intricate federal programs.

Lastly, in addition to capital dollars spent to finance the construction or preservation of affordable housing, there are immense operating and rental subsidies, as well as service dollars, spent to make housing more accessible or affordable for special need populations or for very low-income households.

The first report established a base line for housing production and resource commitment and is available at: <http://www.dhcr.state.ny.us/Publications/HousingReport/NYSHousingReport.htm#a3>

The ultimate goal for future housing reports is to measure New York's annual progress toward providing housing opportunities for all of its citizens.

Sub-prime Lending and Foreclosure Prevention

Foreclosure Prevention Program

The State's Analysis of Impediments identified sub-prime lending as an impediment to fair housing choice. The 2008-09 New York State budget provided \$25 million to the Housing Trust Fund Corporation (HTFC) for the development and administration of a sub-prime foreclosure prevention services program.

In June of 2008, HTFC released an open window Request for Proposals (RFP) seeking applicants that could provide a continuum of necessary foreclosure prevention services within a proposed service area. The required continuum of services included outreach, education, counseling, legal representation, and court-based services. From August of 2008 through May 2010, HTFC approved ninety (90) grant awards to foreclosure prevention programs across New York, which has resulted in services being available in every county within the State. The awardees were provided two-year contracts to provide the proposed services.

According to a New York State Banking Department Report released in July of 2009, tens of thousands of

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New York homes are in the foreclosure process, or at risk of foreclosure, thus homeowners are in urgent need of housing counseling and support. Yet the foreclosure crisis has strained the capacity of housing counselors, legal services, mediators and other advocates to provide borrowers with the necessary help to prevent foreclosures. The availability of trained counselors, mediators, and lawyers is an important element in supporting and educating New Yorkers facing default or foreclosure. As caseloads have grown, the sustained ability of these agencies to respond to this increasing demand for services is a critical issue.

Due to the ongoing problems associated with foreclosure, the 2009-10 New York State budget appropriated an additional \$25 million to the Housing Trust Fund Corporation (HTFC) to continue the State's foreclosure prevention effort started in the previous budget year. The new funds were allocated from the Fiscal Stabilization Fund provided to the State under the American Recovery and Reinvestment Act (ARRA).

Manufactured Housing Replacement

DHCR/HTFC is responding to an important need in rural communities with a new initiative to provide safer, more affordable homes for low-income individuals and families by replacing severely substandard and dilapidated mobile and manufactured homes with new ENERGY STAR Qualified manufactured housing.

The new statewide Manufactured Home Replacement Initiative (MHRI) targets \$5 million in [NYS HOME Program](#) funds for the replacement of dilapidated owner-occupied mobile and manufactured homes that are sited on land owned by the homeowner. It also increases the award limit under HOME by sixty-six percent, from \$30,000 to \$50,000.

DHCR's [2009 Regional Housing Needs studies](#) of the North Country, Finger Lakes, and Western New York Regions highlighted the critical role that mobile and manufactured homes play in affordable housing across the state. The studies also underscored the severe deterioration of many of these homes, particularly those built prior to 1976 when the use of tin roofs, metal siding, and inefficient windows was commonplace.

Improving Access to Public Transportation

The New York Main Street Program

New York Main Street provides financial resources and technical assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and neighborhoods. An important goal of the NY Main Street Program is establishing the residential sector in existing downtown/neighborhood corridors, which have a mix of housing that is affordable to all income levels.

Expanding affordable housing opportunities in mixed-use districts, including accessible upper floor units, creates the critical density needed to attract or expand public transportation options in communities throughout the state. In addition, investing in mixed use neighborhoods lessens the need for private transportation units as employment opportunities and housing are located in close proximity to each other, creating further employment opportunities for low-income residents.

An example of the creation of the critical mass needed to expand public transportation offerings benefiting

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 STRATEGIC PLAN – BARRIERS TO AFFORDABLE HOUSING

low-income persons may be found in the Hudson Valley Region of New York State. The revitalization of small to medium size cities such as New Rochelle and Yonkers have made these areas attractive to developers who wish to create Transit Orientated Development communities.

Conclusion

The State's success in improving programs and reforming policies is a reflection of input received from our public and private sector partners. We continually engage our partner agencies, housing advocates, supportive housing providers, developers, consumers and residents from across the State. Together we have researched best practices, examined barriers to safe, decent, affordable and accessible housing and implemented action steps to improve delivery of the State's housing resources.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

STRATEGIC PLAN – LEAD-BASED PAINT HAZARDS

Section 91.315 (g) Lead-based Paint Hazards

“The consolidated plan must outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, and describe how the lead-based paint hazard reduction will be integrated into housing policies and programs.”

Overview

In the previous Needs Assessment section of this plan, New York State estimated that 323,410 households statewide are at most serious risk from residential lead-based paint hazards because: they have incomes at or below 50% of the area median income; they have children less than six years of age living in the household; and, they occupy housing units built before 1980. Recognizing the dangers of lead-based paint, New York State has implemented a wide-ranging strategy to control those hazards. As part of this strategy, lead hazard identification and control protocols have been made an integral part of the State's ongoing housing assistance programs.

New York's Lead-based Hazard Control Strategy

To realize its goal of providing safe and adequate housing, the State will continue to implement the following measures to evaluate and reduce lead-based hazards over the next five years, including:

- **Lead Hazards Identification and Hazard Reduction Protocols**

DHCR, as a member of the Governor's Advisory Council on Lead Poisoning Prevention, has formulated lead hazard identification and lead hazard control protocols. To maximize the impact of limited resources, a three-tier hazard control system has been developed. The system is designed to prioritize lead hazard control activities according to dwelling-specific criteria. The intensity of lead hazard control activities corresponds to the observed and measured lead hazard that exists at a given site.

- **Technical Assistance to localities**

New York State provides technical assistance to local governments and community-based non-profit organizations interested in the development of affordable housing. The State provides assistance, where appropriate, through contracts with private technical assistance providers and consultants. The technical assistance that is provided includes the following ongoing Lead Training:

- Lead Safe Practices for Renovators and Remodelers – One Day Training;
- EPA 32 Hour Lead Abatement Supervisors Training; and
- Lead Safe Practices for Weatherization Workers – One Day Training.

As part of its ongoing commitment to reduce lead based paint hazards, DHCR will continue to design and offer new training opportunities, based on new developments, such as the recently effective EPA Renovation Repair and Painting Rule.

- **Referral Process**

DHCR staff is working with the State Department of Health (DOH) to develop a referral process for HOME Program and Weatherization Assistance Program sub-recipients. These sub-recipient agencies visit more than 12,000 low-income units each year to perform inspections and evaluations related to routine program activities. When a sub-recipient becomes aware of a child who has not been tested for lead poisoning, the family will be referred to the county health department or to DOH for free testing. Through this initiative an educational component will be developed for the benefit of clients receiving HOME Program or Weatherization assistance.

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STRATEGIC PLAN – LEAD-BASED PAINT HAZARDS

- **CDBG Program**

For Community Development Block Grant assistance, all local government grant recipients are required to comply with 24CFR 570.487 with respect to lead-based paint poisoning prevention. Grantees that have a housing component which includes housing structures constructed or substantially rehabilitated prior to 1978 shall include appropriate measures in their housing activities to control, as far as practicable, immediate lead-based paint hazards and shall provide for assured notification to the purchasers and tenants of such housing of the hazards of lead-based paint, of the symptoms and treatment of lead-based paint poisoning, and of the importance and availability of maintenance and removal techniques for eliminating such hazards. Prospective grant applicants are required to submit in their applications and, if awarded funds, in their local program guidelines, the specific methods they intend to use to meet these requirements. The State reserves the right to require stricter measures if it is deemed that the local program requirements are inadequate.

- **HOME Program**

Providing safe and healthy housing is an objective that will be partially met through the use of HOME Program assistance. The Affordable Housing section of the Strategic Plan describes the use of HOME Program funds for rental and owner-occupied housing rehabilitation programs. Operation of these programs is fully compliant with the requirements of the HUD lead hazard control regulations at 24 CFR Part 35. Applicants seeking funding for a local rehabilitation program will be required to demonstrate the capacity to administer the program in compliance with those regulations. Applicants that propose lead hazard control as a specific program focus may receive additional scoring consideration.

- **Other Housing Programs**

Lead-based paint hazard control is a requirement of all DHCR/HTFC housing rehabilitation programs. New York State HOME Program and the Housing Trust Fund requirements for lead hazard control are described in the [Design Handbook](#), which establishes minimum design and construction standards for projects funded under these programs. The Design Handbook states that projects involving the rehabilitation of buildings constructed prior to 1978 must comply with HUD rules and guidance for testing and abatement of lead-based paint. (Refer to *Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing*, HUD-1539-LBP, July 1995 and 24 CFR Part 35). The Design Handbook also states that certified third-party clearance examination reports must be provided for: each work area to demonstrate that the hazard reduction activities are complete; and, at the completion of the project, prior to occupancy, to demonstrate that no soil-lead hazards or settled dust-lead hazards exist.

DHCR's Capital Programs Manual states that a Phase I Environmental Site Assessment (ESA) will be required for all single-site projects when the project receives a funding award, to determine the likely presence on the site of hazardous materials, soil or water contamination, underground storage tanks, PCBs, asbestos, mold and lead-based paint. Suspected hazards must be characterized by follow-up testing and analysis. DHCR/HTFC will require remediation of identified hazards in accordance with regulations or guidance of agencies with jurisdiction over the hazard(s) present on the site.

Several DHCR programs administered through the Agency's Office of Housing Operations also plan to continue to address lead-based paint hazards. State-assisted public housing developments are DHCR's oldest housing stock and have a higher than normal expectation of the presence of lead-based paint. The Public Housing Modernization Program will continue to mandate lead-based paint inspections as well as lead hazard control in all capital improvement

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 STRATEGIC PLAN – LEAD-BASED PAINT HAZARDS

contracts in all funding cycles. The Office of Housing Operations will also continue to address lead-based paint hazards for its Mitchell-Lama portfolio. Federally assisted Mitchell-Lama developments must adhere to the HUD Management and Occupancy Review auditing procedures. The auditing procedure helps ensure that these developments are free of lead-based paint prior to occupancy by a child of less than six years of age by monitoring lead-based paint testing certification and the use of required lead-based paint disclosure forms for those units found to contain lead-based paint.

DHCR provides free Lead Safe Work Practices (LSWP) training statewide with local hosts as needed. These LSWP classes are open to the public and advertised through a network of DHCR staff, awardees, management agents, other New York State agencies, municipalities, Public Housing Authorities, contractors and other interested parties.

Primary prevention activities regarding lead hazard control are on-going in other state agencies as well.. In 2007, the New York State Department of Health (NYS DOH) undertook a new primary prevention initiative known as the Childhood Lead Poisoning Primary Prevention Program (CLPPPP) as a pilot project (\$3 million was dedicated). Eight counties with significant concentrations of children newly identified with elevated blood-lead levels participated in the CLPPPP, including Albany, Erie, Monroe, New York City (the five boroughs were treated as one county), Oneida, Onondaga, Orange and Westchester. The local health departments in these counties were charged to develop and implement, in cooperation with local municipal officials, a housing-based primary prevention work plan which includes the following five goals:

1. Identifying housing at greatest risk of lead-paint hazards;
2. Developing partnerships and community engagement to promote primary prevention of childhood lead poisoning;
3. Promoting interventions to create lead-safe housing units;
4. Building Lead-Safe Work Practices (LSWP) workforce capacity; and
5. Identifying community resources from lead-hazard control.

In 2008, additional funding was added, bringing the total to nearly \$5 million, for four additional counties were added (Broome, Chautauqua, Dutchess and Schenectady. In 2009, based on the promising results of the pilot program, Governor David A. Paterson announced the program would become permanent under an amendment to Title X, PHL 1370-a(3). The budget for the program was increased to \$7.7 million and three additional counties were added (Niagara, Rensselaer and Ulster).

Exhibit 43 below shows a list of HUD Hazard Reduction Grants to local governments in New York State with a summary of units completed before and during 2009.

**EXHIBIT 43
HUD LEAD HAZARD REDUCTION GRANTS
TO LOCAL GOVERNMENTS IN NEW YORK STATE
SUMMARY OF UNITS COMPLETED BEFORE AND DURING 2009
(Dollars in Millions)**

GRANTEE		AWARD TYPE	AWARD DATE	AWARD AMOUNT	UNITS PROJECTED	UNITS COMPLETED		
						Before 2009	During 2009	TOTAL
CITIES	ALBANY	LHC	10/08	\$3.0	175	0	8	8
		LRD	3/07	\$3.0	195	141	0	141

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GRANTEE	AWARD TYPE	AWARD DATE	AWARD AMOUNT	UNITS PROJECTE D	UNITS COMPLETED			
BUFFALO	LRD	3/07	\$1.1	90	30	33	63	
	LRD	9/04*	\$1.5	88	102	0	102	
NEW YORK	LHC	11/05	\$3.0	220	239	39	278	
	LHC	*	\$3.0	252	24	136	160	
	LRD	11/07	\$2.6	300	306	0	306	
	LRD	3/07*	\$4.0	398	439	0	439	
	LRD	9/04*	\$4.0	306	247	86	333	
	LRD	11/05	\$4.0	360	41	143	184	
	ROCHESTER	LHC	10/03	\$2.9	150	150	3	153
LHC		*	\$1.6	100	30	121	151	
LHC		10/07	\$2.2	100	0	0	0	
LRD		10/09	\$2.5	276	276	0	276	
LRD		10/03	\$2.5	206	166	49	215	
LRD		*	\$4.0	250	0	16	16	
SCHENECTADY	LHC	1/07	\$1.0	100	11	76	87	
SYRACUSE	LHC	9/04*	\$3.0	200	262	0	262	
	LHC	11/07	\$3.0	200	54	62	116	
	LRD	10/07	\$4.0	275	32	111	143	
	LRD	10/09	\$1.9	275	0	0	0	
UTICA	LHR	2/09	\$2.0	180	0	0	0	
COUNTIES	CHAUTAUQUA	LHC	9/05	\$2.1	175	110	0	110
		LHC	10/09	\$2.6	175	0	0	0
		LEAP	10/08	\$1.8	117	0	0	0
	ERIE	LHC	9/05*	\$3.0	200	179	25	204
		LHC	10/08	\$3.0	175	0	1	1
	MONROE	LHC	9/06	\$3.0	410	339	105	444
		LHC	10/09	\$3.0	350	0	0	0
	NASSAU	LRD	10/09	\$4.0	340	0	0	0
	ONONDAGA	LHC		\$3.1	225	246	0	246
		LHC	9/04*	\$3.0	210	184	32	216
		LHC	9/06	\$3.0	210	0	31	31
		LRD	10/08	\$3.6	240	0	36	36
	ORANGE	LHC	9/06	\$2.8	200	37	63	100
	WESTCHESTER	LHC	9/06	\$3.0	230	138	93	231
		LRD	9/06	\$2.0	204	97	115	212
		LHR	10/09	\$1.0	155	0	0	0
TOTALS			\$103.8	8,312	3,880	1,384	5,264	

LHC = Lead Hazard Control Grant
 LHRG = Lead Hazard Reduction Grant
 LRD = Lead Reduction Demonstration Grant
 LEAP = Lead Elimination Action Plan
 *Grant Completed

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 STRATEGIC PLAN – LEAD-BASED PAINT HAZARDS

Also in 2009, the NYS DOH issued a Request for Applications (RFA) for its Healthy Neighborhoods Program (HNP). Nearly \$2 million was made available to award grant funds to city or county health departments to either develop or continue local Healthy Neighborhoods Programs. HNP is a door-to-door outreach program in targeted high-need areas that provides residents with practical information and tools to reduce environmental hazards in their homes, including risks for lead exposure. Awards were given to Clinton, Erie, Monroe, Onondaga, Orange, Rockland, Schenectady, Tompkins and Westchester Counties.

Governor Paterson continued to show his commitment to lead poisoning prevention by issuing Executive Order No. 21 which created the Governor's Task Force on the Prevention of Childhood Lead Poisoning in June 2009. The Task Force was born from the need to be as efficient as possible with state funding, as well as address concern that state agencies need to have more inter-coordination in order to aggressively prevent further lead-based paint exposure. The Task Force is comprised of representatives from 14 State Entities and Executive Chamber staff. In November 2009, the Task Force issued a preliminary report to Governor Paterson and the New York State Advisory Council on Lead Poisoning Prevention (Advisory Council). The report identified nine enhancements to current Agency activities which could be implemented in the near term without additional legislative or budget authority. The report can be viewed at the following link:

http://www.health.state.ny.us/environmental/lead/exposure/childhood/task_force/docs/2009_preliminary_report.pdf.

A final report, which will include the Task Force's findings and recommendations, will be issued to Governor Paterson and the Advisory Council by November 30, 2010.

HUD provides grants to evaluate and reduce lead-based paint hazards in priority housing that is not federally assisted housing, federally owned, or public housing. The grants are competitive for lead-based hazard reduction in target housing. The following exhibit details the substantial amount of work that is being performed under this grant program. Areas of high-risk across New York State continue to apply for these monies.

U.S. Environmental Protection Agency's (EPA) Renovation, Repair and Painting (RRP) Rule

On April 22, 2010, the EPA's new rule governing the work of professional remodelers in homes where lead-based paint is present took effect. The rule addresses remodeling and renovation projects that disturb more than six square feet (inside) and 20 square feet (outside) of potentially contaminated painted surfaces for all residential structures built prior to 1978. Firms working in pre-1978 homes must be EPA certified, and employees also need to be certified as a Certified Renovator.

In response to the new requirements DHCR is providing free RRP training to contractors working on DHCR-funded developments. DHCR will also require contractors to demonstrate that they are working in compliance with the EPA Lead Renovation, Repair and Painting Rule. DHCR's Office of Housing Operation's specifications for painting and window replacement are being revised to include compliance with EPA RRP, HUD's Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing, as well as local laws in affected municipalities.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015 STRATEGIC PLAN – ANTI-POVERTY STRATEGY

Section 91.315 (h) Anti-poverty Strategy

“The consolidated plan must describe the State’s goals, programs and policies for reducing the number of poverty level families and how the State’s goals, programs, and policies for producing and preserving affordable housing, set forth in the housing component of the consolidated plan, will be coordinated with other programs and services for which the State is responsible and the extent to which they will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the State has control.”

Overview

The four programs covered by the Consolidated Plan – CDBG, HOME ESG and HOPWA – directly support the overall State anti-poverty strategy by addressing the housing and/or non-housing community development needs of persons at or below the poverty level.

Anti-Poverty Strategy

The New York State Office of Temporary and Disability Assistance (OTDA) administers the ESG and HOPWA programs. In addition, OTDA oversees the New York State Temporary Assistance for Needy Families (TANF) program, which is designed to provide assistance to needy families with children while promoting both individual responsibility and family independence.

New York State’s CDBG program, through its housing rehabilitation, home ownership, public facilities and economic development funding, takes important strides to reduce the housing, sanitation and unemployment/underemployment conditions concomitant with poverty. Housing conditions for renters and homeowners are improved, tenants are empowered to become new homeowners, and projects are funded which provide safe drinking water to, and treat waste water for, low-income residents. Economic development projects create or retain jobs for low-income persons who may have been formerly unemployed or underemployed. Job training to skill levels that will raise employees out of poverty is often a component of CDBG-funded economic development and microenterprise projects.

While New York State’s HOME program does not provide income or operating assistance, the HOME program does serve households with extremely low-incomes (i.e., less than 30% of area median income) and supports initiatives that are designed to achieve or sustain self-sufficiency among extremely low income households.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

STRATEGIC PLAN – INSTITUTIONAL STRUCTURE

Section 91.315 (i) Institutional Structure

“The consolidated plan must explain the institutional structure, including private industry, nonprofit organizations, and public institutions, through which the State will carry out its Housing and community development plan, assessing the strengths and gaps in that delivery system. The plan must describe what the state will do to overcome gaps in the institutional structure for carrying out its strategy for addressing its priority needs.”

Overview

New York State delivers its housing programs through a vast array of public agencies, not-for-profit organizations and the private sector. Public agencies consist of State offices, public benefit corporations and local governments. The private sector includes banks and residential construction contractors both large and small. Not-for-profit organizations help deliver affordable housing in an efficient and effective manner. As described in the assessment of the existing institutional structure, this complicated and comprehensive network of organizations is a strength for the State.

State Agencies, Public Authorities and Public Benefit Corporations

- **Division of Housing and Community Renewal (DHCR)**

The Division of Housing and Community Renewal is responsible for the supervision, maintenance and development of affordable low- and moderate-income housing in New York State. The Division performs a number of activities in fulfillment of this mission, including:

Community Development - Administration of housing development and community preservation programs, including State and Federal grants and loans to housing developers to partially finance construction or renovation of affordable housing;

Housing Operations - Oversight and regulation of the State's public and publicly assisted rental housing;

Rent Administration - Administration of the rent regulation process for more than one million rent-regulated apartments in both New York City, and those localities in the counties of Albany, Erie, Nassau, Rockland, Schenectady, Rensselaer and Westchester subject to rent laws; and

Policy Research and Development - Study the long-term housing needs of the State and help develop appropriate policies.

- **Housing Trust Fund Corporation (HTFC)**

The Housing Trust Fund Corporation was established by Chapter 67 of the Laws of 1985, specifically under Section 45-a of the Private Housing Finance Law (PHFL), as a subsidiary public benefit corporation of the New York State Housing Finance Agency (HFA). The Law conferred a number of privileges, tax exemptions and powers to HTFC including the authority to contract with the Division of Housing and Community Renewal (DHCR) to administer the Corporation's activities. HTFC was also authorized, among other things, to create its own by-laws for the management of its affairs, make and execute its own contracts, engage the services of consultants for professional and technical assistance services, and determine policies for the investment of its funds.

The Law also established the membership of the Corporation's three-person governing body. The Commissioner of Housing and Community Renewal was designated as the Corporation's Chairperson; the Chairman of HFA was named as a Member, while the third Member was to be appointed by HTFC's Chairperson.

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STRATEGIC PLAN – INSTITUTIONAL STRUCTURE

The mission of the Corporation, as originally established under Section 45-a and Article 18 of the PHFL, was to create decent affordable housing for persons of low-income by providing loans and grants for the rehabilitation of existing housing or the construction of new housing under the Low-Income Housing Trust Fund Program. This mission has been reinforced since then by the adding many State and Federal programs to HTFC's portfolio, including these which are currently active:

State-funded Programs:

- Low-Income Housing Trust Fund Program
- Homes for Working Families Program
- HOPE/RESTORE Program
- Public Housing Modernization Program
- Public Housing Drug Elimination Program
- New York Main Street Program
- Access to Home Program
- Urban Initiatives Program
- Rural Area Revitalization Program

Federally-funded Programs:

- HOME Investment Partnerships Program
- Section 8 Project-based Contract Administration Program
- Community Development Block Grant Program

Office of Temporary and Disability Assistance (OTDA)

The Office of Temporary and Disability Assistance (OTDA) is one of two autonomous offices within the New York State Department of Family Assistance. With the passage of the 1997-98 State budget, the New York State Department of Social Services ceased to exist and was replaced by the Department of Family Assistance. Working in close collaboration with Office of Children and Family Services, the Office of Temporary and Disability Assistance (OTDA) helps vulnerable adults and families achieve their highest level of economic and personal independence through work, job training, supportive services, housing and child support enforcement. OTDA also provides economic assistance to aged and disabled persons who are unable to work and transitional support to welfare recipients while they are working toward independence. Core responsibilities of OTDA include providing policy and technical support to social services districts responsible for implementing welfare reform and administering programs serving the homeless and refugees. OTDA is responsible for supervising programs that provide cash assistance and other forms of support to eligible children, families and adults: the Family Assistance program (New York State's version of the federal Temporary Assistance to Needy Families, or TANF, program), the Safety Net program, Supplemental Security Income (SSI), Emergency Assistance for Families and Adults (EAF, EAA), Emergency Assistance and Food Stamps. The Office supervises the work of New York's 58 local social services districts (New York City and 57 counties) and apportions to localities funds which have been approved by the State Legislature or the federal government. The Office also provides fair hearings to persons who appeal the denial of benefits by local districts. The Office is designated as the State's TANF agency, which makes it responsible for ensuring the successful implementation of welfare reform. OTDA is implementing the federal TANF provisions as well as the requirements of the State's Welfare Reform Act of 1997.

NEW YORK STATE CONSOLIDATED PLAN 2011-2015

STRATEGIC PLAN – INSTITUTIONAL STRUCTURE

OTDA has been designated as the administering agency for the Emergency Shelter Grants Program (ESGP) and the Housing Opportunities for Persons with AIDS (HOPWA) Program.

- **Department of State (DOS)**

The Department of State defends the public's safety, protects and develops a sustainable environment, strengthens local communities, and serves the business community. The Office of the Secretary of State was established in 1778, making it, other than the Offices of Governor and Lieutenant Governor, the oldest agency in the administration of New York State government. Known as the "Keeper of Records" for more than two centuries, the Department of State continues to perform its historic responsibilities, as well as oversee a wide range of additional functions and evolving programs.

The Department's customers include the financial community, corporations, and attorneys. It also licenses a variety of professions and occupations, including the real estate and cosmetology industries, private investigators, and notaries. More than 650,000 individuals are licensed through the Department. The Office of Business and Licensing Services interacts extensively with the state's business community. The Division of Corporations, State Records, and the Uniform Commercial Code; the Division of Cemeteries; the Division of Licensing Services; and the Division of Administrative Rules are all housed in this Office.

Through the Office of Local Government Services, our customers can obtain information and assistance about programs and policies affecting their communities. From implementing the state's building code to developing waterfront redevelopment plans or training firefighters and local government officials, much of the work of the Department is done in partnership with local governments. The Office of Local Government consists of the Division of Coastal Resources and Waterfront Revitalization, the Office for Fire Prevention and Control, the Division of Code Enforcement and Administration, the Division of Community Services, and the Office of Regional Affairs. Our customers can access important program information, publications, and training information online, 24 hours a day, seven days a week, and without charge.

The Department of State also provides administrative support for several other offices, including the State Athletic Commission, and the Committee on Open Government. Information about these organizations can also be found on the Department's homepage.

- **Department of Health (DOH)**

The Department of Health oversees licensed Article 28 and other medical facilities for persons with HIV/AIDS. Using state and federal funds, DOH also contracts with community-based organizations that provide direct housing and supportive services to persons with HIV/AIDS.

The Department of Health also provides leadership and direct oversight of the Childhood Lead Poisoning Prevention Program (CLPPP) activities throughout New York. DOH sets standards for local CLPPP including guidance for identification of high-risk areas, screening, medical management, environmental management, and risk reduction education. The Department also established rules and regulations for environmental assessment and control of lead hazards and provides training and technical support for local health departments to assure effective and timely environmental management.

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- **Office of Mental Health (OMH)**

Under the New York State Mental Hygiene Law, the State, and its local governments have joint responsibility for comprehensively planning a system of treatment, rehabilitation, and support for persons diagnosed with mental illness. These plans cover both residential and related services and include local priorities for addressing gaps in services. The Community Mental Health Reinvestment Act of 1993 provided a statutory change that supports the shift of the locus of services and funding from State inpatient care to a comprehensive, community-based system of care. Consistent with the legislation, OMH has shifted an increasingly greater part of the responsibility for planning and implementation of programs intended to serve persons diagnosed with serious mental illness to local government.

The Office of Mental Health supports the non-profit sector in the development of housing and residential services for the mentally ill. OMH currently provides more than 180 non-profits with direct funding, capital construction grants, program development grants, and ongoing property and program operating funding, as well as, directly providing architectural services, feasibility studies, and property appraisals. OMH has also developed expertise in working with the banking and construction industries and, where feasible, encourages joint private/non-profit ventures.

OMH works with other State agencies and local housing providers to encourage the integration of support services for the low-income mentally ill and affordable housing programs.

- **New York State Office for the Aging (NYSOFA)**

The New York State Office for the Aging was created by Executive Order of the Governor in 1961 and was one of the first State Units on Aging in the Nation. In 1965 the Office was made an independent agency in the Executive Department and became the central State agency to plan and coordinate programs and services for the aging at all levels in both the public and private sectors. Throughout its 40-year history, the Office for the Aging has been in the forefront of special initiatives for older people, and many of the concepts and programs which began in New York have been adopted nationally.

The New York State Office for the Aging administers various Titles under the Federal Older Americans Act of 1965 as amended, and a variety of State-funded programs which serve the elderly. In these programs preference is given to elderly people with the greatest economic or social need, with special emphasis on meeting the needs of low income minority elderly.

The majority of programs and services are administered through local offices for the aging. There are 59 local offices which serve each county, the City of New York as well as the St. Regis Mohawk Indian Reservation, and the Seneca Nation of Indians which includes the Cattaraugus and Allegany Reservations. These are the only Indian Reservations with offices for the aging east of the Mississippi.

Under Executive Order, the Office is empowered to review and comment on all State agencies' program policies and legislative proposals which would affect the aging. In addition, the New York State Office for the Aging:

- Advises and assists the Governor to develop policies to help meet the needs of older New Yorkers and to encourage their full participation in society;
- Coordinates State programs and services for the elderly;

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- Stimulates community interest in problems of the aging;
 - Promotes public awareness of resources available for the aging;
 - Ensures the development of local programs; and
 - Fosters and supports studies, research and education on the elderly.
-
- **Office of Alcoholism and Substance Abuse Services (OASAS)**

In 1992, legislation was enacted consolidating the Division of Alcoholism and Alcohol Abuse with the Division of Substance Abuse Services into a newly created agency, the Office of Alcoholism and Substance Abuse Services. The new agency was formed to improve the State's ability to respond to the needs of the hundreds of thousands of New Yorkers with alcohol and drug problems and to create a better, more coordinated service delivery system at the local level. While the legislation did not alter statutory requirements regarding licensing and reimbursement, OASAS studies ways to better integrate licensing and funding, and will make future legislative recommendations in these areas.

OASAS' roles in the State's housing network are: (1) to provide transitional housing for New Yorkers with alcohol and drug problems in a variety of settings; and, (2) to advise the State's various housing agencies on support services available at the local level for individuals who are living in other housing arrangements.

In cooperation with local governments, OASAS funds and regulates a network of alcohol and substance abuse treatment programs throughout New York State. These programs - which include alcohol crisis centers, alcoholism outpatient treatment, alcoholism inpatient care, alcoholism treatment, residential substance abuse treatment, chemical dependency treatment for youth, and methadone maintenance programs-- are operated under contract with OASAS or a local government, generally with a non-profit provider or a local governmental agency. OASAS also operates the State Alcoholism Treatment Centers, which provide inpatient care.

Section 5.07 of the New York State Mental Hygiene Law describes the process for planning alcoholism and substance abuse services in New York and stipulates that this process be undertaken in partnership with local governmental units. The local planning process results in a Local Services Plan that: identifies needs, resources and gaps in service delivery; develops long term goals, objectives, and strategies; prepares an annual implementation plan; and coordinates the development process. Proposed programs that meet a need defined in the local plans, are consistent with OASAS regulations, and are consistent with statewide funding priorities are included in Local Services Plans for the coming year, subject to the availability of funds.
 - **New York State Division of Veterans' Affairs (DVA)**

The New York State Division of Veteran's Affairs (DVA) exists to serve those who served the country. The agency helps veterans, members of the armed forces, their families, and their dependents receive the benefits associated with military service. It provides counseling and assistance so that veterans and others can take advantage of health care, job training, housing assistance, and job location services. The DVA also advocates before local, state, and national government on behalf of veterans and active military personnel. The division was created in 1945.
 - **Office of Mental Retardation and Developmental Disabilities (OMRDD)**

The Office of Mental Retardation and Developmental Disabilities is governed by the New York State Mental Hygiene Law requiring the State and its local governments to jointly plan a system of treatment, rehabilitation, and support. OMRDD, through its local Developmental Disabilities

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Services Offices, works with local governments to develop these plans, which are reviewed and approved by the Regional Office for New York City and the Central Office for the rest of the State. OMRDD issues a five-year plan that details its program of services.

The Office of Mental Retardation and Developmental Disabilities (OMRDD) provides high-quality, person-centered services, supports and advocacy to approximately 125,000 individuals with developmental disabilities and their families. OMRDD works with a network of nearly 700 not-for-profit providers to help people with developmental disabilities lead richer lives that include meaningful relationships, good health, personal growth and productivity and homes in their communities. OMRDD also provides leadership and excellence in the field of research and in developing public policy in the field of developmental disabilities services. In keeping with its commitment to "Putting People First," OMRDD invests heavily in enhancing its partnership with other state and local agencies. OMRDD is focused on seamlessly meshing its system of service provision with a broad network of state agencies whose work interconnects with the lives of people with developmental disabilities.

- **New York State Housing Finance Agency (HFA)**

The New York State Housing Finance Agency (HFA) was created in 1960 by Article III of the Private Housing Finance Act and is a corporate governmental agency, constituting a public benefit corporation. The legislation creating the Agency determined the purpose thereof to be, in part, the providing of safe and sanitary housing accommodations, at rental rates which families and persons of low income can afford and which the ordinary operations of private enterprise cannot provide. To accomplish such purpose, the Agency issues its bonds and notes to the investing public in order to encourage the investment of private capital through the Agency in mortgage loans to housing companies and eligible borrowers which, subject to state or federal regulations as to rents, profits, dividends and disposition of their property, supply housing accommodations, and other facilities incidental or appurtenant thereto to such families and persons.

HFA administers several housing loan and grant programs. The New York State Affordable Housing Corporation (AHC), a subsidiary of HFA, uses state appropriations to make grants to not-for-profit organizations and local governments to finance home improvements or to lower the purchase price of homes sold to low- and moderate-income homebuyers.

- **State of New York Mortgage Agency (SONYMA)**

The State of New York Mortgage Agency (SONYMA) was created in 1970, pursuant to Chapter 612 of the Laws of New York, 1970, being Title 17 of Article 8 of the Public Authorities Law, in order to alleviate shortages of funds available in the private banking system for residential mortgages within New York State. The State of New York Mortgage Agency's (SONYMA) programs are geared to first time home buyers of owner-occupied, one-to-four unit residences that are required to meet eligibility criteria established by the Agency, which criteria are required by applicable Federal law. SONYMA provides safe, low interest fixed-rate mortgages, down payment assistance and other programs specifically designed to help low- and moderate-income families become homeowners.

- **Project Finance Agency (PFA)**

The New York State Project Finance Agency (PFA) was created in February 1975 to provide long-term financing, not otherwise available, to assist in the completion of New York State Urban Development Corporation (currently the Empire State Development Corporation), to provide the

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marketing of obligations to finance the purchases, and to provide the payment of UDC debt service. PFA is authorized to channel funds acquired from State appropriations and from the sale of securities to the Empire State Development Corporation. PFA's notes and bonds are secured by a pledge of mortgages owned by PFA as a result of eligible purchases from the Empire State Development Corporation or pledged to PFA as a result of eligible loans made to the Empire State Development Corporation.

- **Mortgage Loan Enforcement and Administration Corporation (MLC)**

The Mortgage Loan Enforcement and Administration Corporation was created in 1979 as a subsidiary of the New York State Urban Development Corporation (UDC). MLC's primary responsibility is to service, enforce, and administer 113 residential mortgage loans originally financed by UDC.

- **Roosevelt Island Operating Corporation (RIOCI)**

The Roosevelt Island Operating Corporation of the State of New York ("RIOCI") is a public benefit corporation and a political subdivision of the State of New York. RIOCI was created by the New York State legislature, in 1984, to take responsibility, pursuant to a General Development Plan (GDP), for the development and operation of the 147 acres comprising the former Welfare Island, located in New York City's East River. RIOCI assumed the role of the New York State Urban Development Corporation as lessee under a 99-year Master Lease (running until 2068) from the City of New York.

The GDP, which has been amended from time to time, provides for the development of housing, shops and community facilities for a mixed income, handicap accessible, residential neighborhood. As an island community, Roosevelt Island requires specialized operations and capital infrastructure maintenance such as an aerial tramway, comprehensive garbage compacting system and seawall improvements. RIOCI supplements the very basic services provided by the City of New York, and provides specialized operations and capital improvements.

- **Development Authority of North Country (DANC)**

The Development Authority was created to institute a comprehensive, coordinated program of economic development activities in Jefferson, Lewis, and St. Lawrence Counties, which surround the United States Army base at Fort Drum, in order to provide the region with the capability to effectively plan and develop the infrastructure needs of the region required by the population increase due to the expansion at Fort Drum. The Development Authority is notable among public authorities in New York State because it serves multiple purposes - to address the infrastructure needs and promote economic development in the North Country.

- **Empire State Development Corporation (ESDC)**

Empire State Development (ESD) is New York State's primary agent for economic development, dedicated to making New York the most compelling place in which to live, work and do business.

ESDC has co-headquarters in Albany, Buffalo and New York City, and is supported by a network of additional ESD locations throughout the state and around the world.

ESD works in partnership with the public and private sectors to create an environment that spurs innovation and economic development while enhancing New York State's competitive advantage as the world capital for many industries, ranging from finance and media to technology and

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agriculture.

Services include:

- Conducting targeted corporate outreach to companies in key industry clusters while providing retention, expansion and attraction services to the State's largest and most important employers.
- Providing hands-on technical assistance to help businesses, big and small, meet their goals.
- Helping companies identify the financial assistance that will most benefit their business. This includes direct loans, loan guarantees and grants that can help companies reduce the costs of undertaking a job creation or retention project in the State.

- **New York State Department of Labor (NYSDOL)**

The New York State Department of Labor is the State's primary advocate for job creation and economic growth through workforce development. It administers the statewide unemployment insurance (UI) program and assures the safety and health of employees in the workplace. The Department has four principal divisions that directly serve businesses, workforce and other constituencies: 1) Employment Security; 2) Workforce Development; 3) Wage Protection and Immigrant Services; and 4) Worker Protection.

The Division of Employment Security includes the UI program which provides temporary income for eligible workers who lose their jobs through no fault of their own. It encompasses the Shared Work program for businesses that want to retain employees at reduced hours, rather than downsizing. The Research and Statistics Division is also housed under Employment Security and is the premier source of labor market information for New York State.

The Workforce Development Division supports a wide range of workforce employment and training programs which are delivered through more than 80 One Stop Career Centers across the state. The One Stop Career Centers offer assessment and counseling services for adults, including Displaced Homemaker Centers and Disability Program Navigators. The Department also provides centralized administration for workforce programs funded by the US Department of Labor (e.g., Workforce Investment Act, Wagner-Peyser, Trade Act, Veterans) and supports promising practices around the state.

Wage Protection and Immigrant Services includes the Labor Standards division which enforces New York State's Labor Laws. It also administers the Employment Agency Law (Article 11 of the General Business Law) outside of New York City. The Bureau of Immigrant Workers' Rights works to ensure that the Labor Department is accessible to immigrant workers and responsive to their needs.

The Division of Worker Protection includes the Division of Safety and Health and the Bureau of Public Work. These programs use education and enforcement to assure the well being of workers and employer compliance with state labor laws. It also issues licenses that relate to working conditions and publishes Prevailing Wage/ Public Work schedules and updates.

- **The New York State Division of Human Rights (DHR)**

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The New York State Division of Human Rights (DHR) enforces the New York State Human Rights Law and exists to ensure equal opportunity to residents in the jurisdictions of employment, housing, public accommodation, education, and credit. The State's Human Rights Law affords our citizens protection against discrimination based on: race; color; creed; national origin; disability; marital status; familial status; arrest and conviction records; and, genetics. The Division oversees the investigation and resolution of complaints of discrimination and seeks to promote human rights awareness, acting as a statewide resource in the prevention and elimination of discrimination. DHR was established in 1945, when it was called the State Commission against Discrimination (SCAD). It continues to play an on-going role in the development of human rights policy and legislation for the State.

- **New York State Department of Transportation (DOT)**

To attain its mission the responsibilities, functions and duties of the Department of Transportation include, coordinating and developing comprehensive transportation policy for the State; coordinating and assisting in the development and operation of transportation facilities and services for highways, railroads, mass transit systems, ports, waterways and aviation facilities; and, formulating and keeping current a long-range, comprehensive statewide master plan for the balanced development of public and private commuter and general transportation facilities.

DOT is also responsible for administering a public safety program for railroads and motor carriers engaged in intrastate commerce; directing state regulation of such carriers in matters of rates and service; and, providing oversight in matters relative to the safe operation of bus lines, commuter railroads and subway systems that are publicly subsidized through the Public Transportation Safety Board.

The Americans with Disabilities Act, enacted in 1990, prohibits discrimination against persons with disabilities by public entities in the course of their providing "services, programs and activities" to the public. DOT interacts with the public in a variety of ways and provides diverse services, programs and activities. Numerous ADA-related regulatory requirements are addressed by DOT to ensure ADA compliance.

Local Government

Local governments play a large and extremely important role in the State's housing delivery system. They administer local housing programs, as well as State-funded programs and projects. They are responsible for local planning, are knowledgeable about their local housing markets, and are acutely aware of housing issues and needs in their communities.

The size and capacity of local governments in New York State vary greatly, from New York City government, which operates some of the largest housing programs in the country, to the smaller towns in the State which operate no housing programs. The larger cities and counties directly administer CDBG, HOME, ESG and HOPWA programs, along with other Federal programs, and have staff capable of administering local programs and projects, plus State-funded local projects. Smaller communities participate through the State's programs, and may apply for funding under the NYS CDBG Program. They combine local staff administrative capability with consultants and local non-profits to administer community development and housing program activities when intermittent grants are received.

The National Affordable Housing Act, the Consolidated Plan, and the CDBG, HOME, ESGP, and HOPWA Programs are built on the premise that local officials are most knowledgeable and capable of determining the activities that best serve local needs. The State recognizes that premise by operating its CDBG,

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HOME, ESG, and HOPWA Programs through competitive procurement in which local governments and other entities may propose projects and programs that are best suited to local needs.

A significant number of municipalities regularly participate as project sponsors in State-funded housing programs, including the HOME Program, the Housing Trust Fund Program, and the Affordable Home Ownership Development Program. Many operate as recipients, or local program administrators, for the State's HOME, ESG, and HOPWA programs. A significant portion of the State's HOME funds are awarded to locally administered programs.

In addition, the State looks to local governments to help identify local non-profits who are capable of developing housing or administering housing programs.

Participating Jurisdictions

According to HUD, a "Participating Jurisdiction" (PJ) is any State or unit of general local government that has been designated by HUD to receive and administer funds directly in accordance with the HOME Program Allocation Formulas. In New York State there are currently 20 Participating Jurisdictions: New York State; New York City; Albany; Babylon; Binghamton; Buffalo; Elmira; Town of Islip; Ithaca; Jamestown; Mount Vernon; Nassau County; New Rochelle; Niagara Falls; Rochester; Rockland County; Syracuse; Utica; Yonkers and Westchester County.

Under the HOME program, a "Consortium" is an organization of geographically contiguous units of general local government acting as a single unit of general local government to meet threshold eligibility levels for the purposes of the HOME Program. The consortia also receive funds directly from HUD. There are currently nine consortia: Amherst Consortium; Dutchess County Consortium; Erie County Consortium; Jefferson County Consortium; Monroe County Consortium; Onondaga County Consortium; Orange County Consortium; Schenectady Consortium and Suffolk County Consortium.

If a unit of general local government fails to obtain, or loses, its designation as a HOME participating jurisdiction, HUD will reallocate to the State, acting as a HOME participating jurisdiction, any HOME funds reserved for that jurisdiction or any remaining funds in the jurisdiction's HOME Investment Trust Fund. The State, in distributing these funds, must give preference to the provision of affordable housing in the jurisdiction to which the funds were originally allocated. The same reallocation procedure applies if a consortium, acting for this purpose as a unit of general local government, loses its designation as a PJ.

In the years following a loss of designation, units of general local government continue to be included in the formula allocation of local HOME funds. They can receive those funds directly, if they established anew their designation as participating jurisdictions. If they fail to do so, the funds reserved for them will be allocated to the State, as described above. The situation is somewhat different where consortia are concerned. Once a consortium loses its designation, it ceases to exist for the purposes of allocating subsequent local HOME funds. Those funds will, therefore, be allocated elsewhere, via the national pool, with no certainty that any portion will come to New York communities.

Community Housing Development Organizations (CHDOs)

Under the Federal HOME Program, New York State is required to reserve a minimum of fifteen percent of each year's allocation of HOME funds for projects developed, owned, or sponsored by community housing development organizations (CHDOs). Federal program regulations set forth the requirements that an organization must meet to qualify as a CHDO.

A CHDO is a community-based not-for-profit organization that has or intends to retain staff with the capacity to develop affordable housing for the community it serves.

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A CHDO must maintain at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations. It also must provide a formal process for low-income program beneficiaries to advise the organization in all of its decisions regarding the design, development, and management of all HOME assisted affordable housing projects.

A CHDO may be chartered by a State or local government; however, the State or local government may not appoint: (1) more than one-third of the membership of the organization's governing body; (2) the board members appointed by the State or local government may not, in turn, appoint the remaining two-thirds of the board members; and, (3) no more than one-third of the governing board members are public officials. If the CHDO is sponsored or created by a for-profit entity, the for-profit entity may not appoint more than one-third of the membership of the CHDO's governing body, and the board members appointed by the for-profit entity may not, in turn, appoint the remaining two-thirds of the board members. The CHDO must not be controlled by a for-profit entity or a local government.

Not-for-profit Organizations

Not-for-profits in New York State housing are the primary providers under New York State housing programs. These organizations are responsible for both providing housing services and for the actual physical development of affordable housing in all parts of the State, urban, suburban, and rural. Not-for-profits not only are eligible applicants for New York State's housing programs and most of its housing service programs, but also play a major role in leveraging private funds. An extensive network of non-profit neighborhood- or community-based organizations (CBOs) exist that are involved directly in the production and/or management of affordable housing.

The State supports a locally based network of these organizations. In large part as a result of two New York State programs, a network of not-for-profit organizations provide housing services in many localities across the State. The Neighborhood Preservation Program (NPP) was established in 1977 by Article XVI of the Private Housing Finance Law of New York State. Article XVI authorizes the Division of Housing and Community Renewal to contract with not-for-profit community-based housing corporations for the performance of neighborhood preservation activities. The Rural Preservation Program (RPP) was established in 1980 by Article XVII of the Private Housing Financing Law of New York State. Article XVII authorizes the Division of Housing and Community Renewal to contract with not-for-profit community-based housing corporations for the performance of community preservation activities. NPP and RPP program funds can only be used for administrative and planning costs including the payment of staff salaries, office rental, equipment, utilities, travel, and the hiring of technical or consulting expertise.

The NPP is limited to organizations serving areas where, in addition to other criteria, a substantial proportion of the population is of low income defined as not exceeding 90 percent of the municipal median income. The RPP is limited to organizations serving in rural areas having population of less than 25,000 which contain significant unmet housing needs of persons of low income defined as not exceeding 90% of median income for the region.

DHCR enters into three-year contracts with the organizations it selects for funding under the RPP and NPP. Administration of the program involves application review, contract negotiation and processing, monitoring for contract compliance through report review and site visits, and the provision of technical assistance to maximize the impact that funded companies have upon their communities.

State legislation has created special types of corporations called Housing Development Fund Companies (HDFCs), which are organized to own specific housing properties and are regulated by either the State or

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a municipality. A vehicle for bringing low-income tenant cooperators into the housing delivery network, HDFCs are eligible to apply for interest-free predevelopment loans from a State revolving loan fund and for special abatements of local property taxes.

A number of non-profit housing partnerships have been created specifically to blend the resources of the public and private sectors in the creation of affordable housing. Some of these partnerships are made up primarily of local lenders and act as a funnel through which conventional financing is made available for affordable housing projects; others are more broadly based and act as developers or sponsors.

Private Sector

The private sector is an important component of the housing programs in New York State, including the construction of housing in New York in the form of public/private partnerships. Many private builders/developers participate by sitting on boards of directors of not-for-profit groups. Private construction companies are utilized to construct affordable housing. As a result, they are responsible for completion time lines, quality of construction and completion of the housing within a prescribed budget. In addition, private industry influences the cost of housing construction. As more efficient ways to manufacture goods for the housing industry are developed, construction time frames are reduced, and better ways to manage the construction process are developed by the private sector, the cost of housing will be affected.

Private corporations outside the construction industry have become major investors in low income housing through the Low-Income Housing Tax Credit program. That program, which is set forth in the Internal Revenue Code, allows investment in a housing project in exchange for tax credits. The developer of housing benefits through the infusion of equity funds to a project, while the investor benefits from the use of the credits. The credit is a dollar-for-dollar reduction in the investor's federal tax liability.

The private sector as well as government and not-for-profit organizations are important components in the institutional structure through which the State will carry out its housing plan. Clearly, without one of these components the structure could be weakened.

Assessment of Present Institutional Structure

The institutional structure of public, private, and not-for-profit agencies that presently implements the State's housing strategy is comprehensive. While many organizations are involved and the delivery of housing is targeted toward many specific populations, the multitude of organizations can work together to implement this Consolidated Plan.

- **Building on Assets**

State agencies have the ability and expertise to deliver services and programs to their clients efficiently and effectively. Staff possess years of experience in their respective fields. Agencies constantly review procedures and programs for ways to improve efficiency.

Good communication among State agencies is also a strength of the existing institutional structure. Through task forces such as the National Affordable Housing Act (NAHA) Task Force, not only do the heads of the member agencies periodically meet, but the liaisons appointed by the agencies also meet regularly. Meetings among agencies are used to discuss strategies to improve and better coordinate programs and projects. The Task Force promotes greater interagency coordination of mission related goals. This aids in the establishment of a presence at the national level aimed at influencing housing and community renewal policy.

Several State agencies are involved in the development of housing for special needs populations

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and employ experts in their respective fields. The Office of Temporary and Disability Assistance, which administers ESGP and HOPWA, and OASAS, OMH, the AIDS Institute, DOH, OMRDD, and NYSOFA are all very experienced in helping special needs populations.

HTFC administers the HOME Program, providing funding for the creation and preservation of affordable housing in the State. Consequently, HTFC and its actions impact the delivery of that housing. HTFC's recent improvements to the application and application review procedures for the HOME program provide housing funds through an improved process. HOME program funds and matching monies reach the communities faster and, because of a well-designed application, are directed toward higher quality projects.

New York State's dependence on local governments and organizations is an important part of the State's efforts to expand affordable housing opportunities. This partnership provides the State with excellent information on the housing needs of their communities. This information can then be assembled to provide housing needs on a statewide comprehensive basis.

The extensive network of private and not-for-profit organizations that are involved in housing activities in the State helps to ensure that a wide variety of housing needs are being examined and served. These groups work closely with State staff to develop affordable housing.

Other State agencies are important to the implementation of the State's housing plan. Agencies such as SONYMA and HFA provide tools to housing providers in the delivery of housing across a broad spectrum of income levels. The wide ranging programs that these agencies are able to provide contribute to New York State's design to provide the needed tools to develop housing.

Housing programs in New York are administered by a number of State agencies, sometimes resulting in housing providers dealing with several agencies in order to undertake one proposal.

Public/private partnerships in the development of affordable housing have been expanded. The maximum participation by both sectors is the key to successfully building housing at the lowest possible cost that is affordable to low and moderate income people.

DHCR and the Housing Trust Fund Corporation have recently improved applications and review procedures; improvement will continue. This will help reduce the time between filing of a funding application and approval. Consequently, the funding will reach the local housing provider more quickly thereby improving the delivery of housing. The continuing effort to improve the application and review process will result in the development of higher quality housing projects. Grantees will become more efficient in their provision of housing activities to the community.

Closing Gaps in the Institutional Structure

The coordination of State, Federal, and private resources will improve access to housing and community development resources. The partnership of private, non-profit, and public groups should be able to find available resources. This easy access will help insure that the resources are efficiently and wisely used to meet the needs of New York's neighborhoods and communities.

New York State will continue to analyze the delivery system of affordable housing to identify areas of problem and issues. Recommendations will be made on how to improve the administration of programs by State agencies. Closer communication ties among agencies with housing programs will be pursued to improve program coordination

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Agencies administering federal grant programs covered by the Consolidated Plan will build upon recent improvements in the application processes. Every aspect of the process will be re-examined to identify problems in processing applications or the application itself. The goal is to operate the most efficient and effective programs possible.

The private sector will be encouraged to continue to participate in the development of affordable housing. Local housing providers will be encouraged to solicit participation by the private business community whether it is financial, expert advice or sitting on boards of directors of not-for-profits. These public/private partnerships must be strengthened.

The efficiency of the government approval process, local, state or federal, should be examined. Coordination of these approval processes could shorten the time needed to review a project. Technical assistance to housing providers could help ease their frustration, help them design better projects, and improve relations with community leaders.

Another component was the sponsorship of statewide workshops such as *HUD's Lead Based Paint Final Rule Requirements in Federally Owned and Assisted Housing*. DHCR offered several full, 3-day courses patterned after the course sponsored directly by HUD, as well as condensed, one-day workshops across the state. The HUD grant also allowed the creation of virtual and physical libraries, and three videos on the HOME program titled *Selecting a Good HOME Project*, *Using HOME Funds to Develop Owner-Occupied Housing*, and *Using HOME Funds to Develop Affordable Rental Housing*. DHCR's Technical Assistance Unit is now investigating the use of CD-ROMs to improve distribution of HOME program videos.

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Section 91.315 (j) Coordination

"The consolidated plan must describe the state's activities to enhance coordination between public and assisted housing providers and private and government health, mental health and service agencies. With respect to the public entities involved, the plan must describe the means of cooperation and coordination among the State and any units of general local government in the implementation of its consolidated plan."

Overview

New York State emphasizes coordination with public and assisted housing providers and private and governmental health, mental health, and service agencies. It is a priority of the State's Division of Housing and Community Renewal (DHCR), to strengthen and expand partnerships in housing and community development. These partnerships include all public and assisted housing providers as well as private and governmental health, mental health and service agencies that do business with the State's housing programs.

Vehicles for communication and coordination include the Consolidated Plan Partnership Advisory Committee; Task Forces; meetings with representatives of Public Housing Authorities, owners and agents of Mitchell-Lama Housing projects and tenant groups such as the NYS Tenant and Neighborhood Coalition and the Mitchell-Lama Residents Coalition; and State participation in conferences and training for housing and service providers and local governments. Assistance is also provided to enhance coordination among private and governmental health, mental health and service agencies for State-financed projects housing special needs populations. New York State also actively coordinates and cooperates with units of general local government in the preparation and implementation of its Consolidated Plan. A description of the various coordinating entities follows.

Consolidated Plan Partnership Advisory Committee

The Consolidated Plan Partnership Advisory Committee provides guidance to New York State in the development of the State's Consolidated Plan, including goals, priorities and strategies. The Partnership Advisory Committee is comprised of representatives of statewide not-for-profit, religious, charitable, service, banking and financial, governmental, and housing trade organizations and associations, as well as public and private partnerships engaged in providing or advocating for affordable housing and services. The Partnership Advisory Committee also assists in the communication of the Consolidated Plan development process and events to their membership and networks to encourage Citizen Participation, such as public hearings. These communications are designed to promote broad and in-depth outreach to all interested individuals and organizations regarding every aspect in the development of the Consolidated Plan.

Participating organizations in the Partnership Advisory Committee also interact with New York State's housing agencies on a routine basis regarding all housing programs and services provided by the State. These interactions are encouraged and fostered either in the development of the Consolidated Plan and in numerous other coordination and communication efforts.

New York/New York III Supportive Housing Agreement

In 1990, an historic agreement was established between the City of New York and the New York State Office of Mental Health to jointly fund and develop community-based housing units and support services for individuals who had a serious mental illness and were homeless. The purpose of that initiative, commonly known as the NY/NY Agreement, was to lessen the demands on the public shelter and

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psychiatric treatment system. Building on the success of the original initiative to provide safe and affordable housing to homeless persons with serious mental illness, a second city/state partnership was established in 1999. The NY/NY Agreements, in total, resulted in the creation of more than 5,300 units of supportive housing for persons with mental illness.

On January 19, 2005 the Interagency Advisory Task Force on Housing for People with Special Needs hosted a meeting that brought together Task Force Members and the New York City Commissioners of the Departments of Housing Preservation and Development, Corrections, and Homeless Services. At that landmark meeting an important discussion began on how the City and State might collaborate to provide increased opportunities for affordable housing and supportive services for people with special needs.

These discussions continued over the ensuing nine months and an agreement was constructed that will build upon the City and State's previous efforts. On November 7, 2005, the State and City announced agreement on another historic homeless housing initiative that will provide an additional 9,000 supportive housing units for individuals and families who are living on the streets or in emergency shelters in New York City. The New York/New York III Supportive Housing Agreement will provide housing and related services to those New York City individuals and families most in need.

The primary goals of the NY/NY III initiative are to prevent homelessness, reduce the period of homelessness, and increase independence. In addition to applying the lessons learned from earlier initiatives, NY/NY III will incorporate a greater understanding of supportive housing over the last decade in relation to models and access, recovery and hope, and implementation of evidence-based practices.

Current research shows that individuals placed in supportive housing experienced marked reductions in shelter use, hospitalizations, length of stay per hospitalization, and time incarcerated. Before placement, homeless people with severe mental illness used about \$40,500 per person per year in services (1999 dollars). Placement was associated with a reduction in services use of approximately \$16,000 per housing unit per year, including a decline in the use of public health services.

In comparison to previous homeless initiatives, the current proposal includes an expansion of the target population, and the service model. While NY/NY I and II focused solely on homeless single adults with serious mental illness, many of the individuals who are considered to be chronically homeless also include persons with disabling substance abuse disorders, families with heads of households who have a mental illness or substance use disorder, medically frail and elderly persons, people with HIV/AIDS and young adults who have left the foster care system without the necessary independent living skills.

Through a newly incorporated focus on prevention, the target population is expanded beyond persons who are currently living in shelters or on the streets to also include persons who are considered to be at risk of becoming homeless, based on their current status or history. To ensure that those most in need of supportive housing are given preference within the new units, priority access will be given to those who have had extended stays in the City's shelter system.

The New York State Office of Mental Health (OMH), Office of Temporary and Disability Assistance (OTDA), Office of Alcohol and Substance Abuse Services (OASAS), and Division of Housing and Community Renewal (DHCR) will work together to implement this initiative.

When fully implemented in 2016, the NY/NY III Agreement will represent an approximate investment of more than \$1 billion. This represents a Capital investment of \$953 million for 9,000 beds at a full annual operating cost of approximately \$160 million. Capital development will be shared equally by New York

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State and New York City. Operating costs for Seriously and Persistently Mentally Ill (SPMI) units will be covered in full by the State, and costs for non-SPMI units will be shared equally between the State and the City.

This successful agreement addresses a number of overlapping special needs, and integrates a variety of supportive housing models that will provide an opportunity for people to live independently in the community of their choice while addressing the problem of chronic homelessness.

NY/NYIII commits five New York State and five New York City agencies to develop a total of 9,000 supportive housing units within New York City over the next ten years. Supportive housing is defined as the pairing of rental assistance and supportive services in either a congregate building constructed or renovated for this purpose or in scattered-site apartments acquired for the purposes of housing. The target populations for housing developed under NY/NY III are individuals and families with serious mental illness, persons with disabling substance abuse disorders, persons with HIV/AIDS, medically frail and elderly persons, and young adults who have left the foster care system. All are chronically homeless or at risk of becoming chronically homeless. During 2007, a number of projects and units were funded and are in varying stages of development. During 2009, additional projects were funded bringing the total projects assisted by DHCR/HTFC to 11 projects, including 343 units for eligible NY/NYIII populations.

Most Integrated Setting Coordinating Council (MISCC)

The Most Integrated Setting Coordinating Council (MISCC) is a statutorily created council that is developing and implementing a plan to ensure that all people with disabilities receive services and supports appropriate for their needs in the most integrated setting. The MISCC is comprised of thirteen State agency representatives and nine public advocates and is chaired by the Commissioner of OMRDD. This collaboration provides the opportunity to address cross-system issues, including creating employment opportunities, access to affordable housing and access to transportation. These combined voices have informed the development of a draft 2010 MISCC plan and collection of housing and employment data.

The draft 2010 MISCC plan was a significant accomplishment for both council members and stakeholders. Since 2002, MISCC has produced retrospective annual reports focused on activities from the previous year. MISCC, however, did not provide a plan for moving forward until now. There is now a draft 2010 MISCC plan in addition to the annual report. The draft MISCC plan focuses on short term priorities that agencies will work on over a two-year period to assist individuals with disabilities to live in the most integrated setting.

Under the MISCC, DHCR chairs a Housing Committee to address barriers to affordable housing. Three workgroups were formed around Housing Subsidies, Data, and Education to address priority issues. The MISCC Housing Committee also served to support the Nursing Home Transition and Diversion Waiver (NHTD) Housing Subsidy and the Affordable Housing Registry project.

The NHTD Housing Subsidy is funded through an annual State appropriation of approximately \$2 million to the Department of Health (DOH) to be administered in partnership with DHCR. DHCR has been able to offer this housing opportunity in every county in the State by utilizing DHCR Section 8 Local Administrators (LAs) under contract in 50 counties in conjunction with Section 8 PHAs in counties outside of DHCR's Section 8 Jurisdiction. The NHTD Housing Subsidy is administered in a manner parallel to the Section 8/Housing Choice Voucher Program in coordination with the DOH Regional Resource Development Centers. In a historic partnership that evolved through the MISCC Housing Committee, DOH providers and DHCR housing experts are working together in a new and innovative manner to

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transition and divert individuals from institutional settings.

Livable New York

The Livable New York Initiative was established to carry out the intent of a Chapter 58 of the Laws of 2007. The initiative is being implemented by the New York State Office for the Aging and the Department of State, together with assistance from professionals, community leaders, and consumer from across the State and with the collaboration several state agencies, including DHCR. It was designed to lead to local action by providing technical assistance tools for community leaders and stakeholders to plan and prepare for the challenges and opportunities presented by changing demographics. The initiative seeks to promote personal and community empowerment that allowing seniors to age in the community with dignity.

New York Makes Work Pay Initiative

The New York Makes Work Pay Initiative (NYMWP) is funded through the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services Comprehensive Employment Systems Medicaid Infrastructure Grant. The grant is administered on behalf of New York State by the NYS Office of Mental Health and Research Foundation for Mental Hygiene. NYMWP builds upon New York's rich history of engaging in employment systems change efforts to affect positive work outcomes for New Yorkers with disabilities. The New York State **Office of Mental Health** (OMH) and their management partners Cornell University's **Employment and Disability Institute** (EDI) and Syracuse University's **Burton Blatt Institute** (BBI), and the New York State **Department of Health** (DOH) work together with the state agencies, including DHCR, and organizations comprising the membership of the Governor's **Most Integrated Setting Coordinating Council's Employment Committee** (MISCC) in designing and implementing this comprehensive statewide strategy to close the employment gap for individuals with disabilities.

Developmental Disabilities Planning Council

The New York State Developmental Disabilities Planning Council (DDPC) is a federally-funded State agency responsible for developing new ways to improve the delivery of services and supports to New Yorkers with developmental disabilities and their families. The Council focuses on community involvement, employment, recreation and housing issues faced by New Yorkers with developmental disabilities and their families. To a large extent, DDPC programs are developed in direct response to the concerns and ideas voiced by consumers, families, service providers, policy-makers and other professionals.

The Division of Housing and Community Renewal (DHCR) is one of ten state agency members of the DDPC, which also includes persons with developmental disabilities or their parents/guardians and representatives of non-governmental organizations. Council members meet quarterly to discuss issues such as policy and funding decisions that affect the lives of individuals with developmental disabilities. Council Members determine which demonstration programs will be funded and participate in the Committees that develop requests for proposals for new projects. DHCR participates on the Adult Issues Committee, which includes issues related to housing for adults with disabilities.

Coordination with Energy Assistance Programs

The Weatherization Assistance Program (WAP) is a federally-funded program administered by the DHCR

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Office of Community Development. New York operates the largest weatherization program in the nation, and has long been a leader in both the technical development of the program and in efforts to coordinate energy conservation activities with housing development and preservation programs.

Funding for WAP is provided by formula allocation from the US Department of Energy (DOE), and through a set-aside of Home Energy Assistance Program (HEAP) funds, passed through the Office of Temporary and Disability Assistance (OTDA).

The program is administered through 66 non-profit subgrantees. Subgrantees perform outreach, accept applications and install energy efficiency measures (both with their own staff and through the use of sub-contractors) in the homes of eligible low-income families and individuals to reduce energy consumption, lower energy and fuel bills, and make the homes healthier, safer and more affordable to live in. Eligibility for Weatherization assistance in New York State is set at 60% of the State Median Income, which is the cutoff used in the HEAP.

Recently, program funding levels have increase significantly, from an average of \$60 million per year through 2008, to more than \$100 million in 2009, due to a supplemental appropriation of WAP funding from DOE and a significant increase in HEAP appropriations. Then, the American Recovery and Reinvestment Act (Recovery Act) provided an additional \$394 million in WAP funds to New York State for the period from 2009-12, in addition to regular program allocations.

Coordination of energy and rehabilitation programs with other Office of Community Development activities has enhanced DHCR's ability to pursue "whole-house" solutions, and has expanded the effectiveness of the both program areas. Availability of funding for non-energy related repairs helps secure energy conservation investments in assisted buildings, and providing WAP funds reduces operational costs to tenants and owners of assisted housing. WAP also ensures that strict health and safety protocols are followed, by improving indoor air quality, adhering to lead-safe work practices, and performing extensive heating system safety evaluations in assisted buildings. Finally, WAP protocols have helped foster acceptance of state of the art building science practices within the larger housing provider community in the State.

Recovery Act funds provided an opportunity to expand program activities to assist additional multifamily projects and to address the backlog of assistance throughout the State. Typically, subgrantees had waiting lists of households seeking assistance that exceeded of two years. Also, many subgrantees in Upstate New York had only limited experience in assisting multi-family housing (although overall, about 60% of units assisted by WAP are in multi-family buildings). Recovery Act funds were targeted to assist specific portfolios of multi-family housing (such as Section 8 Project-Based projects) and additional subgrantees with expertise in those portfolios were provided with funding.

Ultimately, more than 45,000 units will be assisted with Recovery Act funds, in addition to the approximately 12,000 units per year assisted with regular allocations.

Energy Conservation

DHCR's Office of Housing Management is actively involved with the New York State Energy Research and Development Authority's (NYSERDA) Publicly-Assisted Housing Program and others to develop and package projects to improve the energy performance of low-income housing developments. Measures under consideration or in progress include: heating system improvements; conversions of heating systems from electric to gas; lighting retrofits; water conservation; and, elevator upgrades.

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During Program Year 2011, the Office of Housing Management will continue initiatives to strengthen monitoring procedures to make certain that energy utilization information is reported accurately and can be relied upon for analysis purposes. As part of this endeavor, the required reporting forms including the Utility Consumption Record (used to record all essential energy-related information) and the Report on Maintenance of Heating Equipment (a working tool in maintaining heating equipment throughout the year), are now available in an electronic format on the DHCR website, and may be submitted electronically by housing companies. The revised forms and the ease of access has greatly enhanced the effectiveness and accuracy of their utilization and reporting.

Based upon the information already provided through these reporting forms, the Office of Housing Management has developed a database containing comprehensive information on building systems, energy performance information, and expenditures for energy in all properties in the portfolio. Through this database, the energy performance of each property is profiled in terms of BTU/square foot/heating degree day; and properties identified as operating outside of normal parameters are targeted for special attention and for remedial action.

Neighborhood and Rural Preservation Programs

Since the establishment of the Neighborhood Preservation Program (NPP) in 1977 and the Rural Preservation Program (RPP) in 1980, Neighborhood and Rural Preservation Companies have been transforming communities throughout New York State. DHCR, which is authorized to administer both of these programs by Articles XVI and XVII of the Private Housing Finance Law, provides administrative funding to both Neighborhood Preservation Companies (NPCs) and Rural Preservation Companies (RPCs) through one year renewable contracts for the performance of housing and community preservation activities.

NPCs and RPCs are on the frontlines of the battle to increase affordable housing opportunities for low and middle-income families and persons with special needs. Whether it is assisting first-time homebuyers obtain low-interest mortgages, organizing tenant associations, or rehabilitating apartments in an old building, these community organizations are making a direct impact on the quality of life of New Yorkers in the inner cities, small towns and the more remote rural communities of our State. Preservation companies have formed partnerships with entities of federal, state and local governments, lending institutions and the private for-profit sector. Using grants and loans from various governmental programs to leverage private investment in thousands of projects of varying sizes, NPCs and RPCs are building new housing units, preserving old ones, and in so doing, creating an economic environment conducive to growth and the expansion of opportunity.

Smart Growth Cabinet

The Governor's Smart Growth Cabinet was created by Executive Order in December 2007. The Cabinet consists of representatives from several state agencies, including DHCR, that affect growth, development and land use. The Cabinet is Co-Chaired by the Governor's Deputy Secretary for the Environment and Deputy Secretary for Economic Development and Infrastructure. Cabinet members are pooling their resources and expertise to promote better land use practices on the state and local level. The Executive Order directs the Cabinet to achieve to ensure that state agency practices conform to Smart Growth principles; and to develop a set of state policy initiatives that will help communities achieve Smart Growth on the local level.

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Children's Cabinet

The Governor's Children's Cabinet (referred to as Children's Cabinet) was established by [Executive Order](#) on June 12, 2007 to provide improved services to children in the areas of health, education, safety and general child welfare. Governmental programs collaborate to develop and implement effective, efficient and coordinated service delivery to ensure that all of New York's children are given an equal opportunity to reach their full potential.

New York Main Street Program

The New York Main Street program provides financial resources and technical assistance to communities to strengthen the economic vitality of the State's traditional Main Streets and neighborhoods. The NY Main Street grant program provides funds from the New York State Housing Trust Fund Corporation (HTFC) to municipalities, business improvement districts and other not-for-profit organizations that are committed to revitalizing historic downtowns, mixed-use neighborhood commercial districts, and village centers.

New York's Main Streets are in transition. While many downtown and neighborhood retail districts have seen new life, with significant investment in the development of civic, commercial and residential projects, others have not yet experienced this trend. Many of these communities can once again thrive with proper management and strategic investment of public and private resources.

Main Street grants are revitalizing downtowns through targeted commercial/residential improvements such as facade renovations, interior residential building upgrades and streetscape enhancements. Cultural anchors, such as theatres or museums, have also been renovated with Main Street funds.

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STRATEGIC PLAN – LOW-INCOME HOUSING TAX CREDIT USE

Section 91.315 (k) Low-Income Housing Tax Credit Use

“The consolidated plan must describe the strategy to coordinate the Low-income housing tax credit with the development of housing that is affordable to low-income and moderate-income families.”

Overview

The Low Income Housing Credit was enacted in 1986. In recent years a series of rule changes at the federal level have greatly facilitated the use HOME funds in LIHC projects.

Low-Income Housing Tax Credit Strategy

The State's strategy will continue to focus on combining the LIHC with available public subsidies on the Federal, State, and local levels. It is through this combination that most of the low-income rental housing developed by New York attains financial feasibility and viability. A predictable flow of LIHC allocated to New York will allow the State to accurately forecast the amounts and types of government subsidies that can be leveraged through use of the LIHC. This predictability will also allow the State to forecast by way of its goals and priorities, the types of subsidies that will be most effective in meeting the housing needs of the State over the next five years.

Pursuant to Executive Order 135, the LIHC program in New York functions under a multiple housing credit agency system. Tax credits allocated to the State are originally administered by DHCR as lead housing credit agency. The order further authorizes DHCR to apportion the LIHC to designated State and local housing credit agencies concerned with housing. DHCR solicits from each housing credit agency their Qualified Allocation Plan for use of the LIHC in order to facilitate a more efficient annual and future year apportionment of LIHCs.

Virtually all of the projects receiving an allocation of LIHC from DHCR have at least one other public subsidy as part of the project financing package. DHCR uses the LIHC to leverage private investment in projects using HOME and/or Housing Trust Fund monies. The LIHC reduces the need for HOME and/or Housing Trust Fund monies in projects, and thereby allows DHCR to produce additional affordable housing over and above what would be realized through the sole use of HOME and Housing Trust Fund dollars.

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STRATEGIC PLAN – PUBLIC HOUSING RESIDENT INITIATIVES

Section 91.315 (l) Public Housing Resident Initiatives

“For a state that has a State housing agency administering public housing funds, the consolidated plan must describe the State’s activities to encourage public housing residents to become more involved in management and participate in homeownership.”

Overview

New York State does not directly own or administer Federal public housing. Therefore the requirements of this section do not apply to New York State’s Consolidated Plan. However, New York State recognizes the additional statutory requirements of Section 105(b)(11) and Section 105(g) of the CHAS statute, as amended by the 1998 Appropriations Act. Although it must be recognized that these additional requirements place considerable and unique burdens on a State with 207 Public Housing Authorities (PHAs), the State of New York is complying with these additional requirements by conducting ongoing consultations with PHAs to determine the needs of the PHAs and to identify ways in which the State can assist in addressing these needs.

Public Housing

DHCR, in coordination with the State’s Housing Trust Fund Corporation, has engaged a group of private consulting firms to perform Physical Condition Surveys and Lead-Based Paint Surveys for 25 State-aided public housing projects located throughout New York State. The purpose of the surveys is to permit Housing Authority (HA) projects, which have not had updated surveys or recently received Public Housing Modernization funding, to develop long-range plans for the repair, replacement or renovation of defective, deteriorating or deficient structural and physical building systems. Separate reviews are also being conducted to detect the presence of hazardous materials (asbestos, lead paint) in HA projects

Through the implementation of this 2011 - 2015 Consolidated Plan, the State’s goals for these activities are to:

- identify all PHA(s) in New York State and determine how many are considered distressed by HUD; and
- request that PHA(s) submit a Physical Condition Survey summary or statement of need, with the data compiled, tabulated and reported in the State’s Consolidated Plan Needs Assessment.

The State does have a State public housing program. Tenant participation in the management of housing authorities is not only encouraged in this State, but mandated in New York’s Public Housing Law, which provides that authorities in cities having a population under one million be composed of up to seven members, including two tenants elected by public housing residents. The underlying philosophy has been to ensure that tenants’ needs and concerns are effectively communicated to the governing body of the authority and, when necessary, to DHCR, as the supervising State agency.

The State also continues to explore the potential of restructuring public housing units in order to preserve the life of existing public housing units. DHCR has implemented a number of such proposals in recent years, and these efforts continue. Generally, resources committed include tax credit proceeds and State Public Housing Modernization funds. The housing remains as affordable housing, but is privately owned for low-income persons subject to tax credit compliance. The plan includes substantial rehabilitation and a reconfiguration of units to accommodate larger sized families.